

# Schwab Bank High Yield Investor Savings® Account

Looking for an alternative for your cash? The FDIC-insured Schwab Bank High Yield Investor Savings account offers a competitive interest rate—with no account minimums or monthly service fees.

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## Enjoy value and convenience

Whatever your account balance, the High Yield Investor Savings account offers:

- The convenience of managing your money in one place with Schwab.com and Schwab Mobile apps: Schwab Bank, Schwab One® brokerage, 401(k), and more.
- No ATM fees—receive unlimited ATM fee rebates when you get cash at ATMs worldwide.<sup>1</sup>
- No account minimums and no monthly service fees.

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## Bank at your convenience

- Access your account anytime, anywhere. The Schwab Mobile™ app lets you transfer money between accounts and check balances from your smartphone or tablet.<sup>2,3</sup>
- Make deposits on the go. Once approved, deposit checks with Schwab Mobile Deposit™ by taking a picture of your check with your iPhone®, iPad®, or Android™ smartphone.
- Set up direct deposit for all or part of your regular monthly income. Funds are available as soon as they are deposited.
- Transfer money online or with the Schwab Mobile app between your High Yield Investor Savings account and your other Schwab Bank or Schwab brokerage accounts.<sup>3</sup>
- Access your bank account by phone. Manage your savings account 24/7 with our automated phone service.

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## Easily access your funds

If you already have a Schwab Bank High Yield Investor Checking®<sup>4</sup> account, your Investor Savings account will be linked with your existing Schwab Bank Visa® Platinum Debit Card.

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## Receive the protection of FDIC insurance

The High Yield Investor Savings account includes the security of FDIC insurance up to \$250,000.<sup>5</sup> The FDIC insurance limit applies to all deposit accounts (e.g., checking and savings accounts, as well as sweep cash balances<sup>6</sup>) held by each account holder at each bank. Here is how the FDIC defines coverage for the following account types:

- **Single accounts** (deposit accounts owned by one person)—FDIC insurance covers up to \$250,000 per owner for all single accounts at each bank.
- **Joint accounts** (deposit accounts owned by two or more people)—FDIC insurance covers up to \$250,000 per owner for all joint accounts at each bank.
- **Living trust accounts**—FDIC insurance coverage for these accounts is determined by a number of factors. For more information about FDIC insurance, visit the FDIC website at [fdic.gov/deposit](http://fdic.gov/deposit).

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## Contact us to learn more or to open a High Yield Investor Savings account today

**Go to** [schwab.com/savings](http://schwab.com/savings).

**Call** 1-888-303-0310.

**Visit** a Schwab branch near you.<sup>7</sup>

**Brokerage Products: Not FDIC-Insured ▪ No Bank Guarantee ▪ May Lose Value**

<sup>1</sup> Unlimited ATM fee rebates apply to cash withdrawals using the Schwab Bank Visa® Platinum Debit Card wherever it is accepted. ATM fee rebates do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your Schwab Bank account. Schwab Bank makes its best effort to identify those ATM fees eligible for rebate, based on information it receives from Visa and ATM operators. In the event that you have not received a rebate for a fee that you believe is eligible, please call a Schwab Bank Client Service Specialist for assistance at 1-888-403-9000. Schwab Bank reserves the right to modify or discontinue the ATM fee rebate at any time.

<sup>2</sup> Schwab Mobile Deposit™ service is subject to certain eligibility requirements, and enrollment is not guaranteed. Standard hold policies apply. Requires a wireless signal or Wi-Fi connection.

<sup>3</sup> You can make no more than six withdrawals per monthly statement cycle from your account to any other Schwab Bank or Schwab brokerage account(s), to yourself at other financial institutions, or to a third party by means of: Visa debit card purchase, preauthorized transfer, automatic transfer, telephone transfer, or facsimile transfer, including phone or online banking funds transfers, wire transfers, and overdraft protection transfers. These limits do NOT apply to cash withdrawals from your account or to funds transfers made to another Schwab Bank account if conducted at the bank's Reno branch, by mail, or at an ATM.

<sup>4</sup> Schwab Bank High Yield Investor Checking® accounts are available only as linked accounts with Schwab One® accounts. The Schwab One brokerage account has no minimum balance requirements, and there is no requirement to fund this account, when it is opened with a linked High Yield Investor Checking account.

<sup>5</sup> Funds deposited at Charles Schwab Bank are insured, in aggregate, up to \$250,000 based on account ownership type, by the Federal Deposit Insurance Corporation (FDIC).

<sup>6</sup> If the cash feature on your brokerage or 401(k) account uses the Bank Sweep feature, your cash balances are automatically swept to deposits at Schwab Bank and are FDIC-insured when aggregated with all other deposits held by you in the same capacity at Schwab Bank.

<sup>7</sup> Schwab Bank deposits are accepted only at Schwab Bank branches. Please see the Schwab Bank Deposit Account Agreement for details on making deposits directly into the High Yield Investor Savings account.

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