

Schwab Bank High Yield Investor Checking® Account

Enjoy more banking freedom and fewer banking fees with a checking account that is conveniently linked to your Schwab One® brokerage account,¹ offers unlimited ATM fee rebates,² and has no monthly service fees. Welcome to Schwab Bank High Yield Investor Checking.

When you open a High Yield Investor Checking account, it is linked to a new or an existing Schwab One brokerage account at no cost. There are no minimum trade requirements and no monthly service fees for your Schwab One account.³

The checking account that works for you

- **Manage your money in one place**—Access your Schwab Bank checking account and Schwab One brokerage account with a single login. You can also transfer money easily between accounts.
- **Easy access to cash**—Receive unlimited ATM fee rebates when you get cash from ATMs worldwide.²

Fewer banking fees means more money to invest and save

In addition to the benefits you get above, the checking account offers:

- **No monthly service fee** and no balance minimums.
- **No foreign transaction fees** with the Schwab Bank Visa® Platinum Debit Card.⁴
- **Free Schwab Bank Bill Pay™**—Pay one-time or recurring bills quickly online or on your mobile device; no more searching for envelopes or stamps.
- **A competitive interest rate** on your account balance.
- **Free standard checks.**
- **Reduced uncertainty with overdraft protection**—If your checking account becomes overdrawn, cash (or margin) available in your linked Schwab One brokerage account will be transferred automatically at no charge.⁵
- **And the safety of FDIC insurance**—Your account balance is FDIC-insured up to \$250,000.⁶

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.⁷
- **Pay bills, or people, with Schwab Bank Bill Pay™**—Set up one-time or recurring payments online or with your iPhone®, Android™, Kindle Fire, or iPad® device, 24 hours a day.
- **Make deposits your way**—Once approved, you can deposit checks with Schwab Mobile Deposit™ by taking a picture of your check with your iPhone or Android smartphone or your iPad device.⁷ You can also direct-deposit all or part of your monthly paycheck, mail in check deposits, or electronically transfer money between your High Yield Investor Checking account and other accounts.
- **Access your bank account by phone**—Manage your checking account 24/7 with our automated phone service.

To get started

Open a Schwab Bank High Yield Investor Checking® account today.

Call 1-888-303-0310.

Visit a Schwab branch near you.⁸

Apply online at schwab.com/checking.

¹Schwab 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.

²ATM fee rebates apply to cash withdrawals using your debit card wherever it is accepted. ATM fee rebates do not apply to any fees other than those 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.

³There is no fee to open and maintain a Schwab One brokerage account. Other charges may apply. See the *Charles Schwab Pricing Guide for Individual Investors* (the “Guide”) and any amendments to the Guide for comprehensive details on fees.

⁴Schwab Bank does not assess foreign transaction fees (i.e., fees to convert U.S. dollars to local currency) to debit cardholders.

If you use your debit card to withdraw foreign currency from an ATM or to pay for a purchase with foreign currency, we charge your account only for the U.S. dollar equivalent of the transaction. There is no additional percentage added for the foreign currency transaction. See the Schwab Bank Visa Debit Card Agreement for details.

⁵Overdraft protection using margin sources may create a margin loan in your Schwab One brokerage account that may be subject to daily interest charges, margin calls, or potential liquidation of securities. Refer to the Schwab Bank Deposit Account Agreement and the Schwab One Account Agreement for further details.

⁶Funds deposited at an FDIC-insured institution are insured, in aggregate, up to \$250,000 per depositor per insured institution, based on account type, by the Federal Deposit Insurance Corporation (FDIC).

⁷The Schwab Mobile Deposit service is subject to certain eligibility requirements, limitations, and other conditions. Enrollment is not guaranteed, and standard hold policies apply. Requires a wireless signal or mobile connection.

⁸Schwab Bank deposits are accepted only at Schwab Bank branches. Please see the Schwab Bank High Yield Investor Checking Account Application for details on making deposits directly into your checking account.

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