



Open a Schwab One® Brokerage Account and a Linked Schwab Bank High Yield Investor Checking® Account

Page 1 of 10

Schwab.com
1-800-435-4000
(inside the U.S.)
+1-415-667-8400
(outside the U.S.)
1-888-686-6916
(multilingual services)

We're here to help.

- Use this form to open two linked accounts: (1) a Schwab One brokerage account with Charles Schwab & Co., Inc. ("Schwab") and (2) a Schwab Bank High Yield Investor Checking ("High Yield Investor Checking") account with Charles Schwab Bank ("Schwab Bank").
- All account holders must be either U.S. citizens or U.S. resident aliens, reside in the U.S. or one of its territories, and provide a U.S. mailing address.

As You're Filling Out This Form, Please Remember To:

- Choose your Schwab One brokerage account features in Section 4 and your Schwab Bank account features in Section 6.
- After you have read and agreed to the terms and conditions, sign and date the form in Section 5 for your Schwab One brokerage account and Section 7 for your High Yield Investor Checking account using blue or black ink.
- Enclose a check, money order or Transfer Your Account to Schwab form or, if applicable, choose another funding option for both accounts. Please note, if you are providing a check as your initial deposit, the check will be credited to your High Yield Investor Checking account unless you specify otherwise.

Choose Your Account Ownership (For Both Accounts)

1

Please check only one box.

Your choice will apply to both accounts.

- Individual**
- Joint Tenants With Right of Survivorship (JTWROS)**
Your share of the account will pass to the surviving owner(s) in the event of your death.
- Tenants in Common**
Your share of the account will pass to your estate in the event of your death. **Note:** If you would like to open a Trust as Tenants in Common, do not use this application. Please contact Charles Schwab for the appropriate form.
- Community Property** (This type of ownership may not be available in your state.)
Each spouse has a one-half interest in the account assets and equal responsibility for account activity. For married couples in selected states.

2

Tell Us About Yourself (For Both Accounts)

We respect your privacy. Schwab and Schwab Bank will use the information you provide to open and service your accounts, communicate with you and provide information about products and services. Read about our privacy policies at www.schwab.com/privacy.

Account Holder

Susan Claire

Name Title, First Middle
Eckelmann
Name Last, Suffix

Additional Account Holder

Name Title, First Middle

Name Last, Suffix

As required by federal law, Schwab and Schwab Bank will use the information provided to verify the identity of all account holders.

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

FOR CHARLES SCHWAB USE ONLY

Branch Office and Account Number

Charles Schwab & Co., Inc. ("Schwab") and Charles Schwab Bank ("Schwab Bank") are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products are offered by Charles Schwab & Co., Inc., Member SIPC. Deposit and lending products and services are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender.

ADA
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CO0576035 (0416-EM67) AP938165-20 (06/16)



* A P P 3 8 1 6 5 - 2 0 0 1 *

2. Tell Us About Yourself For Both Accounts (Continued)

Account Holder

Susan Claire Diaz (married name)
 Are you known by another name? Please specify.
 2 8 2 - 9 2 - 3 6 7 5
 Social Security Number

Additional Account Holder

Are you known by another name? Please specify.
 Social Security Number

No P.O. boxes.
 Regulations require that you provide us with your legal address.

486 16th Pl
 Home/Legal Street Address
 Costa Mesa CA 92627
 City State ZIP Code

Home/Legal Street Address
 City State ZIP Code

Include if different from home address. P.O. boxes may be used.

Mailing Address
 City State ZIP Code
 Home Phone
 9 4 9 - 7 2 2 - 7 8 6 3 7 8 5 0
 Work Phone Ext.
 4 0 5 - 6 2 5 - 3 1 0 9
 Cell Phone
 Email Address susi.c.diaz@gmail.com

Mailing Address
 City State ZIP Code
 Home Phone
 Work Phone Ext.
 Cell Phone
 Email Address

Please provide your email address if you would like to access your accounts online.
 By providing your email address, you consent to receiving email from Schwab and Schwab Bank. Information about opting out of certain email communications is provided at www.schwab.com/privacy.

Date of Birth (mm/dd/yyyy) 0 2 / 2 4 / 1 9 9 0
 Mother's Maiden Name Otto
 Country(ies) of Citizenship:
 USA
 Other(s)

Date of Birth (mm/dd/yyyy) / /
 Mother's Maiden Name
 Country(ies) of Citizenship:
 USA
 Other(s)

Please check only one box.
 Country of Legal Residence:
 USA
 Other
Please check only one box and provide the relevant information below.

ID Type and Number:
 Driver's License
 Passport
 U.S. Government-Issued ID
 467145773
 ID Number
 USA 0 5 / 0 2 / 2 0 2 0
 Country/State Expiration Date (mm/dd/yyyy)
 of Issuance

ID Type and Number:
 Driver's License
 Passport
 U.S. Government-Issued ID
 ID Number
 Country/State Expiration Date (mm/dd/yyyy)
 of Issuance



2. Tell Us About Yourself For Both Accounts (Continued)

Account Holder

Marital Status:

- Single
- Married
- Divorced
- Widowed

Number of Dependents

Employment Information

Employment Status:

Securities industry regulations require that we collect this information.

- Employed
- Self-Employed
- Retired
- Homemaker
- Student
- Not Employed

Employer Name/Business Name

Occupation

- Business Owner/Self-Employed
- Executive/Senior Management
- Medical Professional
- Legal Professional
- Accounting Professional
- Financial Services/Banking Professional
- Information Technology Professional
- Other Professional
- U.S. Government Employee (Federal/State/Local)
- Foreign Government Employee (Non-U.S.)
- Military
- Educator
- Clerical/Administrative Services
- Trade/Service Career (Labor/Manufacturing/Production)
- Sales/Marketing
- Consultant
- Other:

Please specify.

Business Street Address

City

State

ZIP Code

Additional Account Holder

Marital Status:

- Single
- Married
- Divorced
- Widowed

Number of Dependents

Employment Information

Employment Status:

- Employed
- Self-Employed
- Retired
- Homemaker
- Student
- Not Employed

Employer Name/Business Name

Occupation

- Business Owner/Self-Employed
- Executive/Senior Management
- Medical Professional
- Legal Professional
- Accounting Professional
- Financial Services/Banking Professional
- Information Technology Professional
- Other Professional
- U.S. Government Employee (Federal/State/Local)
- Foreign Government Employee (Non-U.S.)
- Military
- Educator
- Clerical/Administrative Services
- Trade/Service Career (Labor/Manufacturing/Production)
- Sales/Marketing
- Consultant
- Other:

Please specify.

Business Street Address

City

State

ZIP Code



2. Tell Us About Yourself For Both Accounts (Continued)



Account Holder

The next two questions are required.

➤ You must answer this question, as Schwab is required by industry regulations to determine if you or someone in your household is associated with a financial services company such as a broker-dealer.

Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

Yes. Please attach a letter from your employer approving your request to establish these accounts.

No

Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

Yes. Please attach a letter from your employer approving your request to establish these accounts.

No

Are you a director, 10% shareholder or policy-making officer of a publicly held company?

Yes

No

Are you a director, 10% shareholder or policy-making officer of a publicly held company?

Yes

No

If yes, please list all companies. ➤

Company Name	Trading Symbol

Company Name	Trading Symbol

Financial Information
Account Holder

Please check only one box in each section.

Investment Experience:

- None
- Limited
- Good
- Extensive

Annual Income:

- Under \$15,000
- \$15,000–\$24,999
- \$25,000–\$49,999
- \$50,000–\$99,999
- \$100,000 or more

Financial Information
Additional Account Holder

Please check only one box in each section.

Investment Experience:

- None
- Limited
- Good
- Extensive

Annual Income:

- Under \$15,000
- \$15,000–\$24,999
- \$25,000–\$49,999
- \$50,000–\$99,999
- \$100,000 or more

Your liquid net worth is the part of your net worth that can be easily turned into cash. Liquid net worth includes investments like stocks and mutual funds, but not assets like real estate.

Liquid Net Worth:

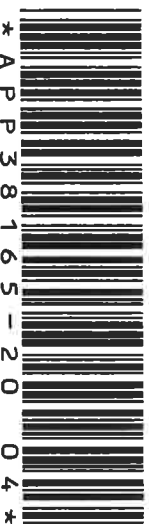
- Under \$25,000
- \$25,000–\$49,999
- \$50,000–\$99,999
- \$100,000–\$249,999
- \$250,000 or more \$

Please specify amount.

Liquid Net Worth:

- Under \$25,000
- \$25,000–\$49,999
- \$50,000–\$99,999
- \$100,000–\$249,999
- \$250,000 or more \$

Please specify amount.



3 Required Information About the Accounts

Please check all > **Overall Investment Objective(s) of Your Schwab One Brokerage Account** that apply.

In this section, we're collecting information about the categories ("sources") of assets that will be held in your accounts. Please select all of the sources of the assets that will be deposited or held in your accounts, including the original sources of any assets that will be transferred into the accounts from another firm. Please check all that apply.

- Capital Preservation.** You are seeking to minimize the potential of losing your initial investment.
- Income.** You are seeking the continued receipt of current income while recognizing and accepting the risks of income-generating investments.
- Growth.** You are seeking to increase the value of your investments over time while accepting price fluctuations and volatility.
- Speculation.** You are willing to assume a higher risk of loss in exchange for potentially higher returns.
- > **Source of Funds for Your Schwab Brokerage Account and Your Schwab Bank High Yield Investor Checking Account**
 - Salary/Wages/Savings** **Investment Capital Gains**
 - Social Security Benefits** **Gifts**
 - Sale of Property or Business** **Gambling/Lottery**
 - Family/Relatives/Inheritance** **Other:** _____

Please specify.

Please check all that apply. > **Purpose of Your Schwab Brokerage Account**

- General Investing**
 - Investing for Estate Planning**
 - Investing for Tax Planning** (e.g., municipal bonds, etc.)
 - Investing for College**
 - Investing for Retirement**
 - Investment of Pooled Assets** (e.g., funds from individual investors that are aggregated for investing purposes)
 - Other:** _____
- Please specify.*

Please check all that apply. > **Purpose of Your Schwab Bank High Yield Investor Checking Account**

- General/Personal Expenses**
 - Educational Expenses**
 - General/Personal Savings**
 - Large Asset Purchase** (Home, Car, etc.)
 - Other:** _____
- Please specify.*

Please check only one. > **Anticipated Activity for Your Schwab Bank High Yield Investor Checking Account**

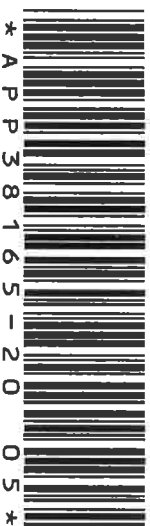
- On average, how many times per month do you anticipate making deposits, withdrawals, and/or transfers?
- Less than 15 times per month**
 - 15 to 30 times per month**
 - 31 to 45 times per month**
 - More than 45 times per month**

4 Set Up Your Schwab One Brokerage Account

Margin (Optional)

Margin is automatically added unless you check the box "No, do not add margin." A margin account allows you to borrow against your eligible securities. You can use a margin loan to purchase additional securities, to sell securities short, to obtain short-term financing or as a source of overdraft protection. To better understand the benefits and risks of margin, please refer to the attached "Margin Disclosure Statement" and the Schwab One Brokerage Account Application Agreement. To learn more about margin, we encourage you to use the educational materials available at www.schwab.com/margin_education.

- Margin is automatically added unless you check the box below.
- No, do not add margin.**



4. Set Up Your Schwab One Brokerage Account (Continued)

Paperless Document Enrollment

Here's how paperless works: You will receive account statements, trade confirmations, shareholder materials, account agreements and related disclosures, and other regulatory documents, if available in paperless form, by email. For certain documents, including account statements, you will receive an email notification with a link to log on to our secure website to access your documents. For complete information, please see Important Information About Your Informed Consent to Receive Paperless Documents in the Appendix to this application.

To opt for Paperless Documents, simply provide your email address in Section 2. The completion of your enrollment will depend on one of the following scenarios.

Scenario 1:

If you already have an account enrolled in Paperless Documents using the email address provided in Section 2, have logged on to Schwab.com in the past six months, and agree to the following, your paperless enrollment will be complete once your account is opened.

- I have read and understood the Important Information About Your Informed Consent to Receive Paperless Documents in the Appendix to this application and consent to enrolling this account in Paperless Documents.
- I understand that I will receive an email with my new account agreement and related disclosures.

Or

Scenario 2:

If you do not have an existing account enrolled in Paperless Documents, are using a different email address, or have not logged on to Schwab.com in the past six months, we will send you an email after the account is opened. To complete enrollment, you will need to click the "I Consent" button in that email and/or follow the instructions to access Schwab.com. If you do not click the "I Consent" button, this account will not be enrolled in Paperless Documents and we will send your account agreement and related disclosures, as well as future regulatory documents, by postal mail.

If you do not want to participate in Paperless Documents, please check the box below.

- No, do not enroll my account in Paperless Documents. Please send my regulatory documents via postal mail.

Select How You Will Fund Your Schwab One Brokerage Account (Optional)

To obtain the forms referenced below, please call us at 1-800-435-4000 or visit www.schwab.com/forms.

- Check or money order enclosed for \$ _____.** Please make it payable to yourself and write "Schwab One" in the memo field.
- Transfer funds from another Schwab account.** Please complete the Letter of Authorization (LOA) for Movement of Funds in Schwab Accounts.
- Transfer funds from another financial institution.** Please complete the Transfer Your Account to Schwab form or go to www.schwab.com/transfer after your account has been opened.
- Transfer funds electronically using Schwab MoneyLink®.** Please complete the Schwab MoneyLink Electronic Funds Transfer Form. (You can use Schwab MoneyLink to set up a periodic transfer of funds into your account.)
- Direct deposit.** With this service, you can have part of your paycheck, government payment or other recurring payment deposited directly into your Schwab One brokerage account. After receiving your account number, please go to www.schwab.com/directdeposit, print a personalized direct deposit form and give it to your employer or other entity.
- Deposit funds using the Schwab Mobile application.** Download the Schwab Mobile app and apply for Schwab Mobile Deposit™ (You must be approved for this service.)

Please include your check, money order or Transfer Your Account to Schwab form. Funding your Schwab One brokerage account is not required to open your accounts.

Your Consent to Enroll in Schwab's Cash Features Program

The Cash Features Program is a service that offers the Bank Sweep feature (a "Cash Feature") to permit your uninvested cash (the "Free Credit Balance") to earn income while you decide how those funds should be invested longer term.

You understand that additional information about the Cash Features Program and each Cash Feature is available in the Cash Features Disclosure Statement.

By signing this Application, you consent to having the Free Credit Balance in your brokerage account included in the Cash Features Program, as described in the Cash Features Disclosure Statement.



4. Set Up Your Schwab One Brokerage Account (Continued)

Your Consent to Enroll in Schwab's Cash Features Program (Continued)

The Bank Sweep feature is designated as the Cash Feature for brokerage accounts of account holders residing in the U.S. Through the Bank Sweep feature, Schwab automatically makes deposits to and withdrawals from deposit accounts at one or more Sweep Banks that are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 (including principal and accrued interest) when aggregated with all other deposits held by you in the same insurable capacity.

You understand and agree that Schwab may (1) make changes to the terms and conditions of the Cash Features Program; (2) make changes to the terms and conditions of any Cash Feature; (3) change, add, or discontinue any Cash Feature; (4) change your investment from one Cash Feature to another if you become ineligible for your current Cash Feature or your current Cash Feature is discontinued; and (5) make any other changes to the Cash Features Program or Cash Feature as allowed by law. Schwab will notify you in writing of changes to the terms of the Cash Features, changes to the Cash Features we make available, or changes to the Cash Features Program prior to the effective date of the proposed change.

Offer/Referral Code (If Applicable)

Terms and conditions may apply. Any taxes related to an offer are your responsibility. You should consult with your tax or legal advisor regarding any tax implications and the appropriate tax treatment of an offer. For more information regarding an offer, please call 1-866-469-7017.

Offer/Referral Code

This section is optional. If you have an offer or referral code, enter it here.

Offer/Referral Code

You may enter up to three codes. Your code(s) may be shorter than the space provided.

Offer/Referral Code

5

Schwab One Brokerage Account Disclosure and Account Holder Signature(s)

Schwab One Brokerage Account Terms

Please read and sign on the following page.

By signing this application, I acknowledge that I have received and read a copy of the attached Application Agreement, which contains a predispute arbitration provision. I acknowledge that my signature signifies and constitutes my agreement that this account and my relationship with Schwab will be governed by the Application Agreement and all incorporated agreements and disclosures, including the Schwab One Account Agreement and the Charles Schwab Pricing Guide, each as amended from time to time (the "Agreement and Disclosures"). I understand there are fees associated with establishing, maintaining, engaging in transactions and transferring assets out of this account. Unless I have declined the margin feature, I acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others. I also acknowledge that if I trade "on margin," I am borrowing money from Schwab and that I understand the requirements and risks associated with margin borrowing as summarized in the "Margin Disclosure Statement" included with this application.

I also acknowledge that the securities products purchased or sold in a transaction with Schwab (i) are not insured by the Federal Deposit Insurance Corporation ("FDIC"); (ii) are not deposits or other obligations of Charles Schwab and are not guaranteed by Schwab Bank; and (iii) are subject to investment risks, including possible loss of the principal invested.

For purposes of this account application and the attached Application Agreement, the terms "I," "me," "my" and "Account Holder" refer to each person who signs this account application. The terms "we," "us," "our" and "Schwab" refer to Charles Schwab & Co., Inc. The term "Schwab Bank" refers to Charles Schwab Bank.

FOR CHARLES SCHWAB USE ONLY

Branch Office and Account Number

Customer ID

Source Code

Approved By

Print Name of Approver

Date (mm/dd/yyyy)

ADA
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C03576035 (04/16-EM67) APP38105-20 (06/16)



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5. Schwab One Brokerage Account Disclosure and Account Holder Signature(s) (Continued)

I certify, under penalty of perjury, that (1) the number shown on this Application is the correct Taxpayer Identification Number; (2) I am not subject to backup withholding due to a failure to report interest and dividend income; (3) I am a U.S. person (a U.S. citizen or U.S. resident alien); and (4) I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting. I understand that if I have been notified by the IRS that I am subject to backup withholding as a result of dividend or interest underreporting and I have not received a notice from the IRS advising me that backup withholding is terminated, I must cross out item 2 above.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

The Agreement with Schwab includes a predispute arbitration clause. You acknowledge receipt of the predispute arbitration clause contained in Section 14, page 2, of the Application Agreement.

SIGN HERE

All Schwab One brokerage account holders must sign and date using blue or black ink.

X 

X

Additional Account Holder Signature

Susan

Claire

Print Name Title, First Middle

Print Name Title, First Middle

Eckelmann

Middle

Print Name Last, Suffix

Print Name Last, Suffix

07 / 29 / 20

/ / 20

Today's Date (mm/dd/yyyy)

Today's Date (mm/dd/yyyy)



The options below apply only to your Schwab Bank account.

6

Set Up Your Schwab Bank High Yield Investor Checking Account

These features apply only to your High Yield Investor Checking account.

You will be enrolled in Bill Pay unless you check the box "No, do not enroll my account in Schwab Bank Bill Pay."

Schwab Bank Bill Pay™ (Optional)

This online electronic bill payment feature is provided unless you check the box below. The feature is provided at no additional charge and will be activated after you fund your account.

No, do not enroll my account in Schwab Bank Bill Pay.

Overdraft Protection

This feature automatically transfers funds from your linked Schwab One Brokerage account, up to your Authorization Limit, including Available Margin Loan Value, to your High Yield Investor Checking account in order to provide you with coverage against insufficient funds. To discontinue this feature, please contact a Schwab representative after your account is open.

Overdraft protection using margin sources may create a margin loan in your 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 your Schwab One Account Agreement for details.



* A P P 3 8 1 6 5 - 2 0 0 8 *

6. Set Up Your Schwab Bank High Yield Investor Checking Account (Continued)

Select How You Will Fund Your Schwab Bank High Yield Investor Checking Account (Optional)

Schwab Bank Bill Pay™ will be activated, and checks and debit cards will be sent after you fund your High Yield Investor Checking account.

- Be sure to attach an original, preprinted and voided check or a preprinted savings account deposit slip if you select this option.
- Make a one-time electronic funds transfer ("ACH Transfer") of \$ _____ (up to a maximum of \$100,000) from your checking or savings account at another financial institution.** The names of the owners of the account at the other financial institution must be the same as those on your High Yield Investor Checking account.
 - Make a one-time transfer of \$ _____ from your linked Schwab One brokerage account.** We recommend selecting this option only if you have chosen to fund your brokerage account via check or money order, due to the additional time required to complete the transfer process.

Remember that Schwab Bank Bill Pay will be activated and checks and debit cards will be sent after you fund your High Yield Investor Checking account.

- Deposit funds using the Schwab Mobile application.** Download the Schwab Mobile app and apply for Schwab Mobile Deposit™. (You must be approved for this service.)
- Make a check or money order payable to yourself, write "Schwab Bank" on the memo line, and include it with this application.**
- Direct deposit.** With this service, you can have part of your paycheck, government payment or other recurring payment deposited directly into your High Yield Investor Checking account. After receiving your account number, please go to www.schwab.com/directdeposit, print a personalized direct deposit form and give it to your employer or other entity.

7

Schwab Bank High Yield Investor Checking Account Terms and Account Holder Signature(s)

Please read and sign on the following page.

Schwab Bank High Yield Investor Checking Account Terms

These account terms are an agreement between Schwab Bank (the "Bank") and each account holder for a High Yield Investor Checking account. "I," "me" and "my" refer to each account holder. All account holders are required to sign. By signing below, each account holder:

1. certifies that I am of the age of majority in the state in which I live, that I am legally authorized to enter into this agreement, and that the personal information provided in this Application, and during the Application process, is true and correct;
2. agrees that my High Yield Investor Checking Account will be governed by the terms of and acknowledges that the Bank will provide me with copies of and advises me to read the following documents before account opening or before a service is provided:
 - (a) the Schwab Bank Deposit Account Agreement, which contains an arbitration provision and the Terms and Conditions for the Schwab Bank Bill Pay service;
 - (b) the Bank's Facts: What Does The Charles Schwab Corporation Do With Your Personal Information? or any other successor publication; (c) Important Privacy Choice for Consumers, for California residents only; and (d) the Schwab Bank Deposit Account Pricing Guide;
3. acknowledges that if the Application is approved, each account holder will receive a Visa® Platinum Debit Card once the account is funded and the Visa Debit Card Agreement, which contains the terms and conditions that apply to this card;
4. acknowledges that, unless I specifically stated otherwise, I will be enrolled in the Schwab Bank Bill Pay service;
5. agrees to be subject to the terms and conditions of all documents associated with my High Yield Investor Checking account upon account opening, and acknowledges that the Bank advises me to read all the disclosure documents prior to opening or using my account;
6. acknowledges that my High Yield Investor Checking account is linked with my brokerage account maintained at Charles Schwab & Co., Inc., a registered broker-dealer, and authorizes Charles Schwab & Co., Inc. to follow the instructions set forth in this Application, if applicable;
7. authorizes the Bank to initiate a one-time debit entry (or credit entry in case of error) to the institution and account specified by my attached voided check or savings account deposit slip, electronically or by other commercially accepted method, to initially fund my High Yield Investor Checking account; certifies that the information provided on the voided check or savings account deposit slip is correct and that I am authorized to transfer funds from the specified account; and understands that the owners listed on the specified account that will be debited must be the same as the owners of my High Yield Investor Checking account;
8. authorizes the Bank to inquire from any source, including a consumer reporting agency, as to my identity (as required by federal law), creditworthiness and ongoing eligibility for the account and other information at account opening, at any time throughout the life of the account, and thereafter for debt collection or investigative purposes; and



7. Schwab Bank High Yield Investor Checking Account Terms and Account Holder Signatures(s) (Continued)

9. understands that if no activity occurs in the account within the time period specified by applicable state law, the account may be transferred to the appropriate state.

We respect your privacy. The Bank will use the personal identification and account information provided in this Application and that you previously provided to Schwab to open and service your accounts, communicate with you, and provide information about products and services. The Bank does not consider your marital status when processing your High Yield Investor Checking Account Application. For more information on privacy policies, read about our privacy policy in the Bank's *Facts: What Does The Charles Schwab Corporation Do With Your Personal Information?* booklet. As required by federal law, we will use the information you provide to Schwab to verify your identity.

I CERTIFY UNDER PENALTY OF PERJURY THAT:

1. The primary account holder's number shown on this Application is my correct Taxpayer Identification Number;
2. I am not subject to back-up withholding because:
 - (a) I am exempt from back-up withholding, (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to back-up withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to back-up withholding; and
3. I am a U.S. person (a U.S. citizen or U.S. resident alien).

(I understand that if I have been notified by the IRS that I am subject to back-up withholding as a result of dividend or interest underreporting and I have not received a notice from the IRS advising me that back-up withholding is terminated, I must strike or cross out the information contained in item 2 above.)

To open a High Yield Investor Checking account offered by Schwab Bank, please sign and date below in blue or black ink only. The IRS does not require your consent to any provision of this document other than the certification required to avoid back-up withholding.

SIGN HERE

All Schwab Bank account holders must sign and date using blue or black ink.

X Account Holder Signature
 Susan Claire
 Print Name Title, First Middle
 Eckelmann
 Print Name Last, Suffix
 7 / 29 / 20
 Today's Date (mm/dd/yyyy)

X Additional Account Holder Signature
 Print Name Title, First Middle
 Print Name Last, Suffix
 Today's Date (mm/dd/yyyy)

8 Next Steps

Did you remember to:

- Provide the personal and investment information requested in Section 2?
- Choose your account features in Sections 4 and 6?
- Sign and date the form in Sections 5 and 7?

PRINT

Return instructions > Please mail pages 1–10 of this form to Charles Schwab & Co., Inc. at P.O. Box 982600, El Paso, TX 79998-2600 or P.O. Box 628291, Orlando, FL 32862-8291. Charles Schwab & Co., Inc. processes paperwork on behalf of Schwab Bank.

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

FOR CHARLES SCHWAB USE ONLY

High Yield Investor Checking Account Number Customer ID Number DDA Number Source Code

X Approved By Print Name of Approver Date (mm/dd/yyyy) / / 20

Charles Schwab & Co., Inc. ("Schwab") and Charles Schwab Bank ("Schwab Bank") are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products are offered by Charles Schwab & Co., Inc., Member SIPC. Deposit and lending products and services are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender.

ADA
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 C00576035 (04/16-EM67) APP38165-20 (06/16)

