

### Customer Service Information

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Call Toll Free: (877) 824-5625

**Send Written Inquiries to:**

Charles Schwab Bank  
[REDACTED] Box 52083  
Phoenix, AZ 85072-2083

**Send Deposits & Payments to:**

Charles Schwab Bank  
[REDACTED] Box 628291  
Orlando, FL 32862-9925

### Schwab Bank News

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A brokerage message from Charles Schwab & Co., Inc.

**Take control of your future. Be sure to make your 2013 IRA contribution or open a Schwab IRA by April 15, 2014.**

Take advantage of this tax-smart way to save for retirement.

- Open a Schwab IRA: [schwab.com/openIRA](http://schwab.com/openIRA).
- Contribute to an existing IRA: log in at [schwab.com/fundIRA](http://schwab.com/fundIRA).

See page 2 for more details.

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

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LESLEY KATHERINE GROFF



**Schwab Bank News** *(continued)*

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**A brokerage message from Charles Schwab & Co., Inc.**

**A quick and easy way to take control of your future. Make your 2013 IRA contribution or open a Schwab IRA today.**

If you already have a Schwab IRA, continuing to fund it is a great way to work toward the retirement you want--while taking advantage of possible tax benefits. Or, if you don't yet have a Schwab IRA, you can get started with as little as \$1,000(1). Take control of your future today.

- With a Traditional IRA, you contribute pre-tax dollars (the amount you can deduct depends on your income level), and any growth of your money is tax-deferred. (2)
- With a Roth IRA, you contribute after-tax dollars, and your contributions and any earnings grow tax-free. (3)

If you have any questions or need assistance, please call a Schwab investment professional at **1-888-774-3759** or talk to a Schwab representative at a local branch. (4)

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1. The \$1,000 minimum required to open an account is waived if you set up an automatic monthly transfer of \$100 through direct deposit or Schwab MoneyLink.
2. Withdrawals from a Traditional IRA prior to age 59½ may be subject to a 10% federal tax penalty.
3. Tax-free withdrawals of earnings are permitted at age 59½, provided the account has been in existence for at least five years. Withdrawals of earnings that do not meet these conditions may be subject to a 10% federal tax penalty.
4. Schwab does not provide tax advice or specific information on tax issues. Consult your tax advisor regarding tax issues.

Charles Schwab & Co., Inc. ("Schwab") and Charles Schwab Bank are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products and services, including Schwab IRA accounts, 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.

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**High Yield Investor Savings™**

Account Number: ██████████

Summary	Amount
Beginning Balance	\$432.93
Deposits and Credits	0.00
Interest Paid	0.04
Withdrawals and Other Debits	0.00
Other Fees	0.00
<b>Ending Balance</b>	<b>\$432.97</b>

Nonsufficient Funds Fees	This Period	Year to Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

**Activity**

Date Posted	Description	Debits	Credits	Balance
03/01	Beginning Balance			\$432.93
03/31	Interest Paid		\$0.04	\$432.97
03/31	<b>Ending Balance</b>			<b>\$432.97</b>

**High Yield Investor Savings** *(continued)*

Account Number: ██████████

**Interest Earned**

Interest Earned	03/01/2014 to 03/31/2014	31 day(s)	Annual Percentage Yield Earned	0.11%
Average Daily Balance		\$432.93	Interest Earned this Period	\$0.04
Interest Rate as of	03/31/2014	0.12%	Interest Paid Year to Date	\$0.12

**IMPORTANT DEPOSIT ACCOUNT INFORMATION**

**Electronic Transfers:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number on the first page of this statement to find out whether or not the deposit has been made.

**In Case of Errors or Questions About Your Electronic Fund Transfers:** Telephone us or write us at the phone number or the address shown on the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or transfer you are unsure about. Explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.