

Customer Service Information

Call Toll Free: (877) 824-5625

Send Written Inquiries to:

Charles Schwab Bank
P.O. Box 52083
Phoenix, AZ 85072-2083

Send Deposits & Payments to:

Charles Schwab Bank
P.O. Box 628291
Orlando, FL 32862-9925

Schwab Bank News

Deposit checks wherever you are--with Schwab Mobile Deposit™

Now you can deposit checks to your brokerage and Schwab Bank accounts simply by taking a picture with your smartphone. Just snap photos of the front and back of your check, tap a few screens and your deposit's on its way. You'll get immediate confirmation on your phone that your deposit is being processed*. Visit schwab.com/mobiledeposit to learn more.

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

See next page for important disclosures.

(0111-7963)

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LESLEY KATHERINE GROFF
120 OAK STREET
NEW CANAAN CT 06840

Schwab Bank News *(continued)*

Schwab Mobile Deposit™

*Schwab clients must apply for this service. Certain criteria apply, and approval is not guaranteed. Please note that Schwab Mobile Deposit is not available for initial account funding.

Schwab Mobile Deposit may not be available on all versions of iPhone® and Android™ operating systems.

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(0111-7963)

High Yield Investor Savings™

Account Number:

Summary	Amount
Beginning Balance	\$432.80
Deposits and Credits	0.00
Interest Paid	0.05
Withdrawals and Other Debits	0.00
Other Fees	0.00
Ending Balance	\$432.85

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
11/30	Beginning Balance		\$432.80
12/31	Interest Paid		\$0.05
12/31	Ending Balance		\$432.85

High Yield Investor Savings *(continued)*

Account Number:

Interest Earned

Interest Earned	11/30/2013 to 12/31/2013	32 day(s)	Annual Percentage Yield Earned	0.13%
Average Daily Balance		\$432.80	Interest Earned this Period	\$0.05
Interest Rate as of	12/31/2013	0.12%	Interest Paid Year to Date	\$0.61

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.

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