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Please read this important information carefully.

Schwab MoneyLink® Terms and Conditions

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This document constitutes your agreement with Charles Schwab & Co., Inc. and Charles Schwab Bank, SSB regarding the Schwab MoneyLink® Electronic Funds Transfer Service (the "Service" or "ACH Service" or "ACH") and sets forth the terms and conditions that govern your use of the Service ("Terms and Conditions").

These Terms and Conditions supersede and replace any prior terms and conditions associated with the Service. The words "we," "us," and "our" refer to the entity with which you have your Account and its affiliates, including, but not limited to, Charles Schwab & Co., Inc. and Charles Schwab Bank, SSB ("Schwab"), and the words "you" and "your" refer to the individual(s) or entity identified on the account(s) and using the Service, as well as anyone authorized under the applicable Schwab Account Agreement (such as a joint tenant or authorized agent) to instruct Schwab with respect to transactions in the account that are initiated by using the Service.

The origination of ACH Entries and the transmission and issuance of other transactions and information via the Service will be pursuant to (i) these Terms and Conditions and (ii) the National Automated Clearing House Association ("NACHA") Operating Rules and Guidelines (collectively, "NACHA Rules"), as they may be updated from time to time. You acknowledge that when you use the Service we are bound by and required to comply with the Operating Rules and Guidelines of the National Automated Clearing House Association.

These Terms and Conditions will govern all transactions initiated under the Service, and your use of such Service will confirm that you have received, reviewed, and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until you cancel the Service as described in the Terms and Conditions. **The Terms and Conditions contained in Section 30 apply to Schwab accounts managed by an independent investment advisor ("Advisor").** Please read the Terms and Conditions carefully and retain the documentation for future reference.

These Terms and Conditions govern your use of the Service and are hereby incorporated by reference and subject to the Terms and Conditions of your Account Agreement with Charles Schwab & Co., Inc. or Charles Schwab Bank, SSB, as applicable, and as

may be amended. Other Electronic Funds Transfer Services, such as Direct Deposit and transfers between Schwab accounts, are governed by your Account Agreements. Electronic funds transfers associated with your Schwab Visa® check card are governed by the Charles Schwab & Co., Inc. Visa® Debit Card Agreement and Disclosure Statement. Electronic funds transfers associated with your Schwab Bank Visa® Platinum Debit Card are governed by the Charles Schwab Bank, SSB Visa® Debit Card Agreement.

1. Description of the Service

This Service is the ACH service at Schwab which allows for movement of funds between your Schwab account and an external account at a bank or other fi nancial institution ("External Account") using the Automated Clearing House (ACH) network. Through this Service, you may originate Credit Entries, originate Debit Entries, or initiate reversals or requests for return to or from the External Account. You may authorize transactions to occur on a regular schedule (Recurring Transfers), including, but not limited to, recurring distributions of dividends and other income; upon your request without regard to any schedule (On-Request Transfers); or both. It is your responsibility to provide Schwab with entries and instructions and all of the required information to complete the requested transactions. All transactions are subject to acceptance by Schwab. Schwab may reject or delay processing of transactions if instructions are incomplete, are inaccurate, or otherwise do not meet the required criteria for acceptance. All requests must be submitted completely and accurately, and received before Schwab's established cutoff time for processing to begin on that ACH processing day. This Service is available through our regular customer service channels, including **Schwab.com**, or by calling **1-800-435-4000**. This Service is available only for domestic transactions between Schwab and financial institutions located within the United States. You may not use this Service to authorize transactions with financial institutions outside the territorial jurisdiction of the United States.

2. ACH Authorization

You hereby authorize Schwab to (i) originate Credit Entries to your External Account (initiate a transfer of funds from your Schwab Account to the External Account) per your written instructions and to credit that account, (ii) originate Debit Entries to the External Account (initiate a transfer of funds from the External Account to your Schwab account) and to debit that account, and (iii) initiate reversals or requests for return of erroneous or duplicate Credit or Debit Entries and to credit or debit the External Account as appropriate. If you enable this ACH Service by linking your External Account to one or more joint accounts or an account with an authorized agent, you further authorize us to act on the verbal, written, or electronic instructions of any joint account owner or authorized agent. This authorization will remain in full force and effect until Schwab has received written or verbal notification from you of its termination. Schwab must receive this notification of termination in a time and manner so as to give Schwab and the other financial institution a reasonable opportunity to act on your instructions.

3. Service Setup and First Funds Transfer; Warranties

Verification of Your External Account Information
At Schwab's discretion, Schwab or its third party service provider may verify certain of your External Account information by using information from a third party, including a Consumer Reporting Agency ("Third Party Verification"), or initiating a real-time connection between your Schwab account and your External Account ("Real-Time Connection").

Not all External Accounts are eligible for setup of ACH via the Third Party Verification or Real-Time Connection processes described herein. Please consult your other financial institution for any other restrictions. Schwab is not responsible for any costs or losses incurred from the use of the ACH Service that are not permitted under any such restrictions by your other financial institution or those imposed by applicable law. If the Third Party Verification or Real Time Connection features of the Service are unavailable or undesired, setup and verification of your External Account can be accomplished using trial deposits that test your transaction instructions

through the ACH network. Your verification of the trial deposits is required before your first funds transfer can occur.

Errors made with respect to account names, financial institution names, or American Bankers Association (ABA) numbers during account setup should be reported to Schwab immediately. Transactions will be processed based solely on account number and ABA number without regard to account name. You agree that Schwab is not responsible for verifying the information that you provided and is not responsible for verifying that account numbers and account names match one another. In addition, outside fi ancial institutions will not resolve differences between account number and name when receiving ACH transfer instructions, but will act solely on the account number provided.

You understand and agree that at all times your relationship with the External Account provider is independent of Schwab and your use of the ACH Service. You agree that Schwab is not responsible for any acts or omissions by the other financial institution or other provider of any External Account, including without limitation any modification, interruption, or discontinuance of the External Account by such other financial institution or provider.

Real-Time Connection: Authorization to Initiate a Real-Time Connection to Your External Account to Verify External Account and Setup Service
You authorize Schwab to inquire from any source, including a third party, as to your identity, creditworthiness, ongoing eligibility for your Schwab account, and the existence, status and associated data of your External Account. You acknowledge that Schwab may use information from such inquiries to determine whether to allow the External Account to be enrolled in the Service or to make transfers using the Service. You further acknowledge that such third parties may include Consumer Reporting Agencies or other services that utilize credit-based or other financial information. You agree that Schwab is not responsible for the accuracy of any information reported to us by these such third parties.

To the extent allowable, you will be deemed to make the same warranties to Schwab as Schwab makes pursuant to the NACHA Rules. Further, you represent and warrant that you are the legal owner of the

External Account and that you have the authority to access the account, and enroll the External Account in the Service. In addition, by enrolling any External Account in the Service, you represent and warrant that you have the authority, acting individually and without notice to any other account holder, to submit the enrollment request to Schwab as fully and completely as if you were the sole account holder of the outside account and that all other owners of the account have authorized you to submit the request to Schwab. By enrolling the External Account in the Service, you represent and warrant to Schwab that you have the right to authorize and permit us to access your External Account to set up the Service and effect such funds transfers and for any other purpose authorized by this Agreement, and that by disclosing and authorizing us to use such information you are not violating the rights of any third party. You further represent and warrant that the information you are providing to Schwab is true, current, correct, and complete. You hereby authorize and permit Schwab and our third-party service provider to use information submitted by you to set up this Service, effect funds transfers, and to configure the Service to be compatible with the External Account. You further represent and warrant that you will use this Service for lawful purposes and that each Entry you originate will comply with all applicable U.S. laws and regulations.

To the extent allowable by your other financial institution, you may authorize Schwab to initiate a Real-Time Connection between your Schwab account and your External Account in order to link the accounts and set up the Service. In order to initiate this connection, it is necessary for Schwab and our third-party service provider to access the websites and databases of your other financial institution to obtain the necessary verification information and set up the External Account for funds transfers to and from your Schwab account.

To the extent allowable, you will be deemed to make the same warranties to Schwab as Schwab makes pursuant to the NACHA Rules. Further, you represent and warrant that you are the legal owner of the External Account and that you have the authority to access the account, designate us as your agent, and enroll the External Account in the Service. In addition, by enrolling any External Account, you represent and warrant that you have the authority,

acting individually and without notice to any other account holder, to submit the enrollment request to Schwab as fully and completely as if you were the sole account holder of the outside account and that all other owners of the account have authorized you to submit the request to Schwab. By using the Real-Time Connection to set up the Service, you represent and warrant to Schwab that you have the right to authorize and permit us to access your External Account to set up the Service and effect such funds transfers and for any other purpose authorized by this Agreement, and that by disclosing and authorizing us to use such information you are not violating the rights of any third party. You further represent and warrant that the information you are providing to Schwab is true, current, correct, and complete. You hereby authorize and permit Schwab and our third-party service provider to use information submitted by you to set up this Service, effect funds transfers, and to configure the Service to be compatible with the External Account. You further represent and warrant that you will use this Service for lawful purposes and that each Entry you originate will comply with all applicable U.S. laws and regulations.

For as long as you use the Real-Time Connection feature, you agree to provide Schwab and our third-party service provider with a limited power of attorney and appoint Schwab and our third-party service provider as your true and lawful attorney-in-fact and agent, with full power of substitution and resubstitution, for you and in your name, place, and stead, in any and all capacities, to access the External Account, effect funds transfers as described above, with full power and authority to do and perform each and every act and thing requisite and necessary to be done in connection with effecting funds transfers, including verifying the content and authenticity of any funds transfer instruction for the purposes of security procedures applicable to the External Account, as fully to all intents and purposes as you might or could do in person.

YOU ACKNOWLEDGE AND AGREE THAT WHEN SCHWAB AND OUR THIRD-PARTY SERVICE PROVIDER ACCESS AND RETRIEVE INFORMATION FROM THE OTHER FINANCIAL INSTITUTION'S WEBSITE, WE ARE ACTING AS YOUR AGENT AND NOT AS THE AGENT ON BEHALF OF THE OTHER FINANCIAL INSTITUTION

OR ANY THIRD PARTIES. YOU AGREE THAT SCHWAB AND ITS AFFILIATES AND SERVICE PROVIDERS SHALL BE ENTITLED TO RELY ON THE FOREGOING AUTHORIZATION, AGENCY, AND POWER OF ATTORNEY GRANTED BY YOU.

Once Schwab and/or our service provider has actual knowledge that you wish to cease using the ACH Service as provided in this Agreement or as otherwise permitted in this Agreement and has a reasonable opportunity to act on such knowledge, this limited power of attorney is automatically revoked, provided, however, that any act done by Schwab and/or our service provider in good faith before it has actual knowledge of termination by you and has a reasonable opportunity to act on such knowledge shall be deemed to be authorized by you.

Privacy and Security

Schwab's Service Provider will have access to the authentication credentials and other account information you provide for third-party accounts and will use them only to obtain the authorized authentication credentials. The Service Provider utilizes security practices that meet current industry standards. Your authentication credentials will not be made available to Schwab or visible to Schwab employees. Schwab will use and maintain any personal information that is made available in accordance with Schwab's privacy policy. The privacy policies of the third-party institutions for which you have provided us authentication credentials apply to the interactions we carry out with them on your behalf.

By providing your login ID and password, you are agreeing to allow Schwab to share these credentials with a third-party service provider that will determine if your credentials are valid. Schwab will not store your login ID or password, or use them for any purpose other than this validation process. All instructions and transmissions that you send to Schwab or our third-party service provider will be authenticated and/or encrypted using commercially reasonable security procedures and technologies meeting standards acceptable to Schwab. If you elect not to utilize the recommended authentication and/or encryption procedure or technology, or in any way choose a different security procedure than that offered by Schwab or our third-party service provider, you assume all responsibility for unauthorized

disclosure or unauthorized access to your data that occurs during transmission or use of such data.

4. ACH Transfer Limitations

The minimum ACH transfer amount is $1. The maximum amount per transfer via ACH is the lesser of the available balance in your account or $100,000.* In some instances, Schwab may grant higher transfer limits, at Schwab's sole discretion after Schwab's review and approval of the amounts that the holder has specified. In any event, you may not transfer more than the amount of your available balance.

In addition, you may contact Schwab to specify a lesser maximum transfer amount (less than $100,000) that you (and any additional account holder) may not exceed when requesting On-Request Transfers or requesting changes to an existing transfer amount. Schwab may, in its sole discretion, refuse to honor transfer requests that exceed the maximum amount that you or any additional account holder have specified.

*For IRA contributions, the maximum inbound transfer allowed is the federal maximum allowable contribution based on your age for the current year. For distributions of dividends and other income, the minimum transaction amount is $0.01 and the maximum amount is $500,000.

5. ACH On-Request Transfers

You may, with adequate notice to Schwab, request a nonrecurring transfer into or out of your Schwab account to take place on a specified day. For transfer dates that fall on a weekend or holiday, your transfer will be completed the next business day following the weekend or holiday. Please note that you must contact Schwab (using our Schwab website or Schwab by Phone, or by calling a Schwab representative) at least two (2) business days prior to your specified transfer date. Transfer instructions received and acknowledged by Schwab by 5:30 p.m. ET will result in the movement of funds to your other financial institution by the business day after we receive your instructions. Transfer instructions received or acknowledged by Schwab after 5:30 p.m. ET will require two (2) business days to complete.

6. ACH Recurring Transfers

Recurring Transfers can occur on a weekly, semimonthly, monthly, last-business-day-of-the-month, quarterly, semiannual, or annual basis. If you have an authorized On-Request Transfer and would like to request that the transfer become a Recurring Transfer, you may do so simply by providing us the appropriate instructions through an available Electronic Service or by calling a Schwab representative. You may specify Recurring Transfers to occur as frequently as weekly, as infrequently as once per year, or various frequencies in between. For transfer dates that fall on a weekend or holiday, your transfer will be completed on the next business day. ACH recurring transfers of dividends and other income can occur when income is received in your brokerage or IRA account (as accrued), or monthly, in which case income is accumulated in your account, and then debited from your account on the first business day of the month and posted to the External Account on the second business day of the month.

7. Availability and Posting of Funds

For transfers out of a Schwab account, you must have sufficient available funds in your Schwab account at least one (1) business day prior to your transfer date. If securities must be liquidated to fund your transfer, you will need to allow an extra business day so that your transfer date is two (2) business days after your trade settlement date. If you are transferring money to fund a trade settlement, you should wait until your electronic funds transfer is completed prior to placing your trade order. For transfers from another financial institution into your Schwab account, you may wish to contact that institution to verify its requirements for funds availability for these types of transactions.

ACH transfers into your Schwab account from your other financial institution will be credited to your Schwab account on the day funds are received. Same Day ACH transactions will be credited to your Schwab account by the end of that same day the transaction was initiated, and no later than the end of processing of transactions for that settlement date. We may restrict or place a hold on some or all funds received in your Schwab account via this ACH Service. During that restriction or hold period, and at

our discretion, we may allow you to conduct some Schwab activity using these funds. You may not withdraw the funds or use the funds in any transactions that require cleared funds (such as option or penny stock trades).

Transfers from your Schwab account to your other financial institution will be debited from your Schwab account one (1) business day prior to your requested transfer date. In a non-margin enabled (cash) Schwab account, an ACH debit will fail if there are insufficient available funds at the time the Schwab account is debited for a withdrawal. In a margin enabled Schwab account, you may be charged margin interest if there are insufficient available funds at the time the Schwab account is debited for a withdrawal. Schwab cannot guarantee the time period in which funds transferred from your Schwab account will be credited to an account at another fi ancial institution.

8. Disclaimer of Warranties; Open Network Access and Equipment

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE" TO THE MAXIMUM EXTENT PERMITTED UNDER APPLICABLE LAW. ALL WARRANTIES AND REPRESENTATIONS, WHETHER EXPRESS, STATUTORY, OR IMPLIED, WITH REGARD TO THE SERVICE ARE HEREBY DISCLAIMED, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, OR FITNESS FOR A PARTICULAR PURPOSE AS WELL AS WARRANTIES OF NONINFRINGEMENT OR WARRANTIES AS TO ANY RESULTS TO BE OBTAINED FROM THE USE OF THE SERVICE. TO THE EXTENT THAT ANY IMPLIED WARRANTIES CANNOT BE DISCLAIMED UNDER APPLICABLE LAW, ANY SUCH IMPLIED WARRANTIES ARE LIMITED IN DURATION TO 30 DAYS FROM THE INITIAL DELIVERY DATE OF THE SERVICE. NEITHER SCHWAB NOR ITS THIRD-PARTY DATA AND SERVICE PROVIDERS WARRANT OR GUARANTEE THE SECURITY, SEQUENCE, TIMELINESS, ACCURACY, OR COMPLETENESS OF THE DATA OR THAT ANY PART OF THE SERVICE WILL BE ERROR-FREE OR UNINTERRUPTED.

Use of this Service may be available through Internet and/or network access or a mobile device and may require software. You agree that you are solely responsible, at your own expense, for obtaining,

installing, maintaining, and operating all browsers, software, hardware, mobile applications, and telecommunications or other equipment necessary for access and use of the Service. You acknowledge that there are certain risks relating to transmission error, security, corruption of data and equipment, and access availability associated with the Internet and open network access, and you expressly assume those risks. You acknowledge that you have made an independent assessment of the adequacy of the Internet, as well as any hardware, software, equipment, or security procedures required to use the Service. You agree that you are solely responsible for maintaining the equipment needed for the use of this Service and for keeping current with any updates or changes to the Service or Terms and Conditions as well as the terms and conditions with your mobile provider or telecommunications service.

9. Indemnity

You agree to indemnify Schwab and its employees, officers, directors, and agents, and hold them harmless from and against any and all losses, claims, demands, liabilities, or expenses (including attorneys' fees and costs) resulting directly or indirectly from (i) the compliance of Schwab and the other financial institution with any request that you may make for a reversal, recall, stop payment, or cancellation of any Entry and (ii) your breach of any warranty made in these Terms and Conditions.

10. IRA Information

If you elect to fund an IRA using this ACH Service, you may designate a contribution limit amount up to the current federal maximum allowable contribution for your age on the enrollment form. This limit amount should be determined by you based on your filing status, your adjusted gross income level, and your age. If you do not specify a limit or if you do not establish a regular contribution schedule, we will set your limit at the current federal maximum annual contribution limit based on your age at the time of your enrollment. Contribution limits vary by age, and the tax treatment of contributions under state law may vary from federal tax law. Please consult your tax advisor for information on your particular situation. For each contribution year, transfers will

stop once you have reached the contribution dollar limit or at the end of the year.

Each calendar year, we will direct transfers to your Schwab IRA until your next authorized transfer would exceed your specified contribution limit. If necessary, we will reduce the amount of your transfer so as not to exceed your contribution limit. Once reached (within $1), we will deactivate your Service until the next calendar year. In January of the next year, we will reactivate the Service based on the terms of your previous authorization. You will be notified in writing when we deactivate your Service and to confirm your instructions prior to the new calendar year. For regular IRAs and education savings accounts, please contact us after November 1 of any given tax year if you wish to extend your current year's contributions until the tax-filing deadline (generally April 15). Any such contributions will be in addition to your existing new year's contribution schedule. If you want to change your limit, please call **1-800-435-4000**. From outside the U.S., please call **+1-415-667-5009**.

11. Requesting Changes to Your Existing ACH Instructions

You may request that changes are made to the frequency of your transfers, your transfer date, the dollar amount, the start date of your Service, and your IRA contribution limit. You may request these changes through an available Electronic Service or by calling a Schwab representative. Written or electronic authorization may be required for all changes regarding your financial institution, the direction of your transfer (either into or out of your Schwab account), the maximum transfer amount, and IRA distribution tax withholding instructions.

Most change requests must be received by 5:30 p.m. ET at least two (2) business days prior to the transfer date to effect the changes prior to the transfer. Any changes to the information about your other financial institution (such as the account number, transit routing number, etc.) must be received by 5:30 p.m. ET 10 business days prior to the transfer date to allow for validation of the new information. Anytime your Service is changed, we will send you a letter or email confirming the update.

12. Confirmation of Transfers

All ACH transactions will appear on your Schwab account statement and on the Schwab website at **Schwab.com**. You may also confirm an ACH transfer by calling us at **1-800-435-4000**. From outside the U.S., please call **+1-415-667-5009**.

13. Canceling the Service

You may cancel the Service as permitted through an Electronic Service or by simply calling us at **1-800-435-4000**. From outside the U.S., please call **+1-415-667-5009**.

When using an Electronic Service, such as the Schwab website or Schwab by Phone, cancellations may be limited to only regularly scheduled transfers.

To process your request, we must receive and acknowledge your cancellation notice by 5:30 p.m. ET at least two (2) business days prior to any scheduled transactions.

Schwab reserves the right to cancel the Service, at its election, for any reason, without advance notice.

14. Stopping a Specific ACH Transfer—Your Right to Stop Payment of Preauthorized Transfers

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Call us toll-free, Monday through Friday, by 5:30 p.m. ET, at **1-800-435-4000**. From outside the U.S., please call **+1-415-667-5009**. Alternatively, you may write to us at Charles Schwab & Co., Inc., 3000 Schwab Way, Attn: MoneyLink Support Services, Westlake, TX 76262. We must receive your request at least two (2) business days before the payment is scheduled to be made. If you call, we may also require that you put your request in writing to us within 14 days after your call. Schwab may, under certain conditions, also permit you to stop ACH transfers through an Electronic Service, such as the Schwab website or Schwab by Phone. We will not charge you for such stop-payment requests.

If these regular payments vary in amount, the person or organization that you are going to pay is required to tell you, 10 days before each payment, when it will be made and how much it will be. If you order us to stop one of these payments at least three (3)

business days before the transfer is scheduled and we do not do so, we will be liable for your actual, reasonable losses or damages.

15. Transfers To and From Third-Party Accounts

In addition to transactions to and from your External Account, there may be other situations where you authorize an ACH transaction with respect to your Schwab account(s). When you authorize ACH transfers between your Schwab account and a third-party account at another financial institution, you must provide Schwab with an authorization from the holder(s) of that other account. You agree to indemnify Schwab against any loss or damage incurred by Schwab resulting from a transfer of funds between the two accounts. Communications between Schwab and the account holders of any third-party account are limited to cancellation of the Service with that third-party account. A third party may make no other requests for changes to the authorization that you have provided to us. This Service is not intended for bill payment. Note that an account holder of a third-party account can revoke your authorization to debit their account at any time by contacting the financial institution where the account is held. They are not required to notify you or Schwab. Furthermore, the account holder can demand immediate credit from their financial institution to reverse the debit. In that case, your Schwab account may be debited several months after receipt of the initial credit Entry.

16. Statement of Schwab's Position on Waivers

No course of dealing, nor any failure or delay in Schwab's exercise of any right under this Agreement or any right available by law or in equity, shall be deemed a waiver of such right. No waiver or consent in any instance by us shall be deemed a waiver or consent by us in any later instance.

17. Limitation of Liability

YOU AGREE THAT SCHWAB SHALL NOT BE LIABLE FOR ANY COSTS, FEES, LOSSES, OR DAMAGES OF ANY KIND INCURRED AS A RESULT OF (A) SCHWAB'S SETUP OR ACCESS (OR THAT OF OUR THIRD-PARTY SERVICE PROVIDER) TO THE EXTERNAL ACCOUNT; (B) OUR DEBIT AND/OR CREDIT OR INABILITY TO DEBIT AND/OR CREDIT THE ACCOUNTS IN

ACCORDANCE WITH YOUR ACH INSTRUCTIONS; (C) ANY INACCURACY, INCOMPLETENESS, OR MISINFORMATION CONTAINED IN THE INFORMATION RETRIEVED FROM THE EXTERNAL ACCOUNT; (D) ANY CHARGES IMPOSED BY ANY PROVIDER OF EXTERNAL ACCOUNT; AND (E) ANY FUNDS TRANSFER LIMITATIONS SET BY THE FINANCIAL INSTITUTIONS OR PROVIDERS OF THE EXTERNAL ACCOUNT.

In no event will Schwab be liable for any special, indirect, consequential, liquidated, or punitive damages, or any attorneys' fees, costs, or other expenses of any nature, including, without limitation, lost profits, even if we have been informed of the possibility of such damages.

18. Transfers Between Two Schwab Accounts

Two Schwab accounts with a common owner: When you have an ownership role in two different accounts at Schwab, you may submit your transfer requests between two such accounts by calling a Schwab representative, or by using the Schwab website or Schwab by Phone.

Two Schwab accounts without a common owner: When you wish to request a transfer from your Schwab account to a Schwab account where you do not have an ownership role for that account, you will need to submit a written or electronic authorization for such a request. Please contact us for more information.

19. Joint and Multiple-Party Accounts

If there is more than one account holder, each account holder is jointly and severally liable for obligations and transactions resulting from the Service. As stated in your Account Agreement with Schwab, each account holder has authority, acting individually and without notice to any other account holder(s), to deal with us as fully and completely as if the account holder is the sole account holder. We are authorized to follow the instructions of any account holder and to transfer funds in such accounts to any account holder or upon any account holder's instructions. We are not responsible for determining the purpose or propriety of an instruction we receive from any account holder or for the disposition of payments or deliveries among multiple account holders. We reserve the right to

require written instructions from all account holders, at our sole discretion.

We reserve the right, but are not obligated, to place restrictions on an account in the event we receive notice of a dispute among, or conflicting instructions from, joint account holders.

Any notice we send or transmit to one account holder will be notice to all account holders.

20. Changes in Account Ownership

These Terms and Conditions will remain in effect until you cancel the Service, even if there is a change in the ownership status of your Schwab account or your account at the bank or other fi ancial institution.

21. Custodial Accounts

If your account is a Custodial account, you acknowledge and agree that any funds or securities you (the Custodian) instruct us to transfer out of the account, and into the account of the custodian or other account, shall be used or applied solely for the benefit of the minor.

22. Other Agreements

Your use of the Service is also governed by other agreements that you have consented to as a Schwab customer. For example, your Account Agreement with Schwab contains a predispute arbitration agreement. These agreements may be obtained by contacting Schwab. They are also available for your review under the “Agreements” link that appears on one or more pages on the Schwab website. You should review those agreements for any applicable fees, restrictions, or obligations that might affect your use of an account with the Service. The provisions of the applicable Account Agreement are incorporated into these Terms and Conditions by reference.

23. Business Day

Our business days are Monday through Friday, excluding U.S. stock exchange holidays and U.S. banking holidays. If a funds transfer is scheduled for a day other than a business day, we will make it on the following business day.

24. Disclosure of Account Information

We may disclose your name and/or information about your account or your transactions to our agents and affiliates. We may also disclose such information to third parties in certain circumstances, including (a) to banks, mutual funds, and other entities that are involved with the products or services we offer or arrange on behalf of customers; (b) where that information is necessary for a third party to complete a transaction; (c) to verify the existence or condition of your account for a credit bureau or merchant; (d) to comply with a subpoena, court order, or request from a government agency or law enforcement authority; (e) to evaluate your creditworthiness or the collectibility of any debt you owe us; (f) pursuant to Rule 14b-1 under the Securities Exchange Act of 1934, to companies in which you hold securities, unless we receive your written objection; or (g) if you give us your written permission.

25. Our Liability for Failure to Make Transfers

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your actual losses or damages. However, there are some exceptions. We will not be liable if (a) through no fault of ours, you do not have enough money in your account to make the transfer; (b) the transfer would go over the credit limit on your overdraft line (connected to the account in question); (c) the Service or system was not working properly and you were aware of the breakdown or interruption upon starting the transfer; (d) circumstances beyond our control (such as fire, flood, earthquake, interruption of computer or communication facilities or equipment failure, or other emergency condition or circumstance beyond our control) prevent the transfer despite reasonable precautions that we have taken; (e) funds in your account are subject to legal process or other encumbrance restricting such transfer; or (f) the loss or damage falls within the provisions of the limitation of liability stated in our agreement with you.

26. Your Liability in Case of Loss, Theft, or Unauthorized Use

It is important that you immediately inform Schwab in case of loss, theft, or unauthorized use. Tell us at once if you believe your user identification or password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. The loss, theft, or unauthorized use of your access codes could cause you to lose all of the funds in your account. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than $50 if someone used your user identification or password without your permission. If you do NOT tell us within two (2) business days after you learn of the loss or theft of your user identification, password, or access code and we can demonstrate that we could have stopped someone from using your user identification, password, or access code without your permission if you had told us, you could lose as much as $500.

Also, if your statement shows transfers that you did not make or authorize, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods. If you believe your user identification, password, or access codes have been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call us at **1-877-560-8811**, Monday through Friday, 10:00 a.m. to 7:00 p.m. ET. From outside the U.S., please call **+1-415-667-5009**. Alternatively, you may write to us at Charles Schwab & Co., Inc., 3000 Schwab Way, Attn: MoneyLink Support Services, Westlake, TX 76262.

27. In Case of Errors or Questions

In case of errors or questions about your electronic funds transfers, if you think your statement or confirmation letter is wrong, or if you need more information about a transfer listed on your statement, call us as soon as you can at **1-877-560-8811**, Monday through Friday, 10:00 a.m. to 7:00 p.m. ET. From outside the U.S., please call

+1-415-667-5009. Alternatively, you may write to us at Charles Schwab & Co., Inc., 3000 Schwab Way, Attn: MoneyLink Support Services, Westlake, TX 76262. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared. If you tell us orally, we may still require you to send us your complaint or question in writing within 10 business days.

We need the following information: your name and account number, a description of the error or the transfer you are unsure about, a clear explanation of why you believe it is an error or why you need more information, and the dollar amount of the suspected error. We will tell you the results of our investigation within 10 business days after we hear from you, and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question.

If you are a new customer and the error or question concerns an Electronic Funds Transaction that occurred within 30 days after the first deposit to the account was made, we will tell you the results of our investigation within 20 business days after we hear from you. If we need more time, we may take up to 90 days to investigate. In addition, we may take up to 90 days to investigate if the error or question relates to an Electronic Funds Transaction that was initiated outside of the United States.

If we decide we need the additional time to investigate your complaint or question, we will provisionally credit your account within 10 business days (or 20 business days for errors or questions relating to transactions that occurred within 30 days after the first deposit to the account was made) 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days if applicable), we may not credit your account.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

28. Amendments

We may add, delete, or amend terms or services at any time, including fees and charges for the Service. We will notify you of such changes by mail, by email, or by posting a notice of a change online. Use of the Service after the effective date of the change will constitute your acceptance of such amendment.

29. Use of Electronic Services

Schwab may, from time to time, make certain features and transaction abilities available through any of Schwab's computer, telephonic, facsimile, email, or wireless services or systems ("Electronic Services"). You agree that use of the Service through Schwab Electronic Services is also subject to the Electronic Services Agreement to which you have previously agreed and which is incorporated by reference into these Terms and Conditions. Specifically, you agree to be bound by any instruction, request, affirmance, assent, or agreement you transmit through the Electronic Services, including, but not limited to, any consent you give to receive communications from us solely through electronic transmission. Schwab reserves the right to terminate or limit your access to, or features of, the Service (or any portion of it) through its Electronic Services (or any portion of them) in its sole discretion, without notice and without limitation, for any reason whatsoever.

If you access the Service via an Electronic Service, you must provide us with an email address for receipt of notices regarding the Service. You agree we may provide you any written notice mentioned in these Terms and Conditions via the email address you have provided us. If your email address changes or becomes disabled for any reason at any time, you agree to notify us immediately.

30. Schwab MoneyLink® Addendum

If you have a Schwab account managed by an Advisor in addition to these Terms and Conditions, you (the account holder) may initiate transfers and request changes to the Service by calling Schwab Alliance at **1-800-515-2157** inside the U.S. or **+1-415-667-5009** outside the U.S. or by visiting **schwaballiance.com** in accordance with your signed Schwab MoneyLink® Authorization Form and the following Terms and Conditions.

If you authorized your Advisor to instruct Schwab on your behalf on your Schwab MoneyLink® Authorization Form, your Advisor may instruct Schwab with respect to ACH transfers between your Schwab account and an account at another financial institution ("External Account") without any further authorization from you if at least one Schwab account holder is also an account holder of the External Account.

The authority you may provide your Advisor on your Schwab MoneyLink® Authorization Form also includes (i) giving Schwab instructions on your behalf and changing existing instructions (whether previously given by you or your Advisor) for One-Time (On-Request) Transfers and Recurring Transfers, (ii) specifying IRA distribution withholding instructions, (iii) stopping transfers, (iv) canceling the Service, and (v) reestablishing the Service as it was before cancellation within 60 days of cancellation.

Please note that your Advisor is not permitted to enroll additional Schwab accounts or External Accounts in the Service. Schwab requires your written authorization to take these actions. We will send you written confirmation of any changes to the account number or ABA routing number associated with the Service.

These Terms and Conditions and Schwab MoneyLink® Addendum governing your use of the Service are hereby incorporated by reference and subject to the Terms and Conditions of your Account Agreement.



Investment and Insurance Products: Not a Deposit
Not FDIC Insured • Not Insured By Any Federal Government Agency • No Bank Guarantee • May Lose Value

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