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July 2026

Amendments to the Following Account Agreements

- Schwab One® Account
- Schwab Account

July 1, 2026

Account Agreement Amendments

Dear Investor,

This document highlights certain changes to the following two Account Agreements: Schwab One® Account (“Schwab One”) and Schwab Account (“Schwab Account”).

These amendments, which include both changes and clarifications of existing language, apply to individual investor accounts and accounts managed by independent investment advisors, unless otherwise noted. Effective immediately, these amendments and clarifications replace and supersede all previously published portions of the Account Agreements to which they apply. In the event of any inconsistency or conflict between the terms of these amendments and clarifications and the terms of your existing Account Agreement(s), the terms set forth in this document govern.

Please review this document carefully.

If you have questions about the information contained in this document or about any of our products and services, call your Schwab representative at **1-800-435-4000**. If your account(s) is managed by an independent investment advisor, please contact your advisor directly or call Schwab Alliance at **1-800-515-2157**. International clients call **+1-415-667-8400**.

For a current copy of your Account Agreement, please visit **Schwab.com**. If your account is managed by an independent investment advisor, visit **schwaballiance.com**. International clients visit **international.schwab.com**. U.K. or Swiss clients, visit **schwab.co.uk**.

1. **Security for Indebtedness and Right of Setoff (Schwab One Account Agreement, Section 8, Page 32; Schwab Account Agreement, Section 7, page 12).**
   The above section has been amended to add Charles Schwab Premier Bank, SSB as an additional Schwab entity that has a right of setoff, in part or in whole, against assets in your Brokerage Account. This updated section still does not apply to any tax-qualified accounts subject to the rules of the Internal Revenue Code or ERISA.
2. **Intraday Margin Buying Power (Schwab One Account Agreement, Section 7, Page 64; Schwab Account Agreement, Section 7, page 49).**
   This is a new section to the applicable account agreements. As a result of a FINRA rule change relating to Day Trading, eligible accounts may see a new Intraday Margin Buying Power balance displayed with other balances. If applicable, Intraday Margin Buying Power generally reflects up to four times your margin maintenance excess for eligible securities that typically have a 25% margin maintenance requirement. You are responsible for monitoring your buying power and ensuring that any position held overnight satisfies applicable margin requirements.

Independent investment advisors are not owned by, affiliated with, or supervised by Charles Schwab & Co., Inc. ("Schwab"). Certain investment advisors, such as Charles Schwab Investment Management, Inc. ("CSIM") and Schwab Wealth Advisory, Inc. ("SWAI"), are affiliated with Schwab.

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