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Please read this important information carefully.

Charles Schwab Premier Bank Cryptocurrency Account Pricing Guide

How to Reach Us:

By Phone:

All Cryptocurrency Accounts
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By Web and Wireless:

Cryptocurrency Investing:
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Introduction

This Charles Schwab Premier Bank Cryptocurrency Account Pricing Guide ("Cryptocurrency Pricing Guide") applies to all Charles Schwab Premier Bank Cryptocurrency ("Schwab Crypto™") accounts and related services offered by Charles Schwab Premier Bank, SSB (CSPB). For other terms and conditions governing your accounts, please see the document entitled Charles Schwab Premier Bank Cryptocurrency Account Agreement, which you received electronically when you opened your account. You may request an additional copy of the Charles Schwab Premier Bank Cryptocurrency Account Agreement or this Cryptocurrency Pricing Guide by contacting Customer Service.

Please read this document carefully. We may change this Cryptocurrency Pricing Guide at any time.

Please note:

Cryptocurrency products and the Schwab Crypto account are offered by CSPB.

Investing in cryptocurrencies involves risk, including the risk of total loss of principal invested.

Cryptocurrencies such as bitcoin and ethereum are highly volatile; are not backed or guaranteed by the bank, or any central bank or government; are not deposits; are not insured by the Federal Deposit Insurance Corporation (FDIC); are not protected by Securities Investor Protection Corporation (SIPC); and lack many of the regulations and consumer protections that legal-tender currencies and regulated securities have.

Due to the high level of risk, investors should view digital currencies as a purely speculative instrument. Additional risks apply. View our full risk disclosure at **schwab.com/crypto-risk-disclosure**.

Pricing information in this Cryptocurrency Pricing Guide supersedes prior versions.

Document Overview

This Cryptocurrency Pricing Guide describes the Schwab Crypto Account, and the fee and balance requirements, associated with this account. For more information on other related services that may apply to this account, please refer to the Charles Schwab Premier Bank Cryptocurrency Account Agreement.

Definitions

Throughout this booklet, the words "you," "your," and "yours" refer to each account owner. "Schwab Premier Bank," "we," "us" and "our" refer to CSPB. The terms in this Cryptocurrency Pricing Guide are defined as follows:

Cryptocurrency Trading Fee: Cryptocurrency trading fees imposed by CSPB will be calculated as a percentage of the notional value of your executed trades, subject to a minimum fee of \$0.01 per transaction. The notional value is calculated using the order execution price, which is determined by third-party liquidity providers or market data sources, not by CSPB. Before submitting your transaction, the fee will be estimated based on your entered trade amount and displayed to you in the trade order review screen. Estimated fees may vary from actual fees based on the final execution values of a trade order, but will always be calculated based on the percentage disclosed, with a minimum fee of \$0.01 applied to each transaction. Fees may vary for similar transactions at different times due to market fluctuations. By submitting your order, you agree to pay the applicable Cryptocurrency Trading Fee for that trade order based on the stated percentage.

Schwab Brokerage: Our affiliate, Charles Schwab & Co., Inc., (CS&Co) a registered broker-dealer.

Statement Period: A period of time of about one month covered by an account statement. The Statement Period may end on any business day during the month. We will send you a monthly account statement if your account is open at any point during the statement duration, regardless of balance or activity.

1. Schwab Crypto Accounts

The Schwab Crypto account is a CSPB account linked to a Schwab One® brokerage account maintained at Schwab Brokerage.

The linked accounts allow you to move funds between your Schwab Crypto account and your Schwab One account. Fees applicable to your Schwab One account are listed in the *Charles Schwab Pricing Guide for Individual Investors*, which you received when you opened your Schwab One account.

2. Interest on Your Funds

U.S. dollar funds and cryptocurrency held in your Schwab Crypto account are non-interest bearing.

3. Fees Schedule for Related Services

This section includes additional fees that apply to Schwab Crypto™ account(s) and related services. Blockchain network fees are imposed by the respective blockchain network, not by CSPB, in order to process the cryptocurrency transfer on the blockchain. Blockchain network fees may vary and are subject to network demand. Blockchain network fee quotes are provided by CSPB's third-party Subcustodian. You will be charged based on this quoted amount. In the event the blockchain network fee you are charged exceeds the actual fee required to be provided to the network, you will not be credited for the difference. Conversely, in the event the blockchain network fee you are charged is less than the actual fee required to be provided to the network, you will not be charged anything additional. Other fees may be assessed for services not listed here. CSPB will also pay certain fees to a third-party Subcustodian and liquidity provider to provide custodial, trading, and transfer services for your Schwab Crypto account.

Schwab Crypto Account Fee Schedule

Account Service	No monthly service fee regardless of account balance.	\$0
Transfers To Your Linked Schwab One Brokerage Account	Your Schwab Crypto account is linked to a Schwab One brokerage account with no minimum balance requirement. Online transfers between the accounts are free.	\$0
Cryptocurrency Trading Fees	Cryptocurrency trading fees imposed by CSPB will be calculated as a percentage of the notional value of your executed trades, subject to a minimum fee of \$0.01 per transaction. The notional value is calculated using the order execution price, which is determined by third-party liquidity providers or market data sources, not by CSPB. Before submitting your transaction, the fee will be estimated based on your entered trade amount and displayed to you in the trade order review screen. Estimated fees may vary from actual fees based on the final execution values of a trade order, but will always be calculated based on the percentage disclosed, with a minimum fee of \$0.01 applied to each transaction. Fees may vary for similar transactions at different times due to market fluctuations. By completing a trade order, you agree to pay the applicable Cryptocurrency Trading Fee for that trade order based on the stated percentage.	75 bps, subject to a \$0.01 minimum fee per transaction
Cryptocurrency Transfer Fees	Though CSPB doesn't charge for cryptocurrency transfers, every cryptocurrency transfer will require you to pay a blockchain network fee.	\$0

Note: Blockchain network fees are not assessed by CSPB and are not included in the eligible program fees under the Schwab Satisfaction Guarantee.



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