

A woman wearing a blue t-shirt with the Charles Schwab logo and the slogan "Own your tomorrow", a straw hat, and sunglasses is smiling while pushing a wheelbarrow. In the background, another person in a similar blue t-shirt is also pushing a wheelbarrow. The scene is outdoors with green trees and a clear blue sky.

Corporate giving and community service



Own your tomorrow

A strong commitment to philanthropy and volunteer service is part of Schwab's culture and history. To support this dedication, Schwab offers a variety of programs to help employees give to their communities and contribute to causes that are important to them. Some employees do it with money, and some with their time and expertise. All do it with a heartfelt desire to make a difference.



Enhancing employee charitable giving and involvement with matching gifts

Schwab employees can count on Charles Schwab Foundation to match the donations they make to their favorite charities dollar for dollar up to \$1,000 per year. In 2016, 28% of employees participated, versus a 9% industry average. If they give of their time by also serving on a charity's board, the match is doubled; in 2016, over 500 Schwab employees served on nonprofit boards.

Offering paid time off to encourage volunteerism

We reinforce our spirit of volunteerism by offering employees paid time off to volunteer. Collectively, they donate thousands of hours of service to local nonprofits and organizations throughout the year. And every year during Schwab Volunteer Week, thousands of Schwab employees across the U.S. team up to work in classrooms, boardrooms, neighborhoods and food banks across the country for organizations and causes that matter to them. In 2016, 42% of Schwab employees took advantage of their Time to Volunteer hours. This is up 5% over 2015, 11% over 2014, and well above the industry average of 30%.

Deepening impact for nonprofits

Our Pro Bono Challenge is a unique volunteer experience in which teams of Schwab employees offer consulting sessions to help dozens of nonprofit organizations solve business and operational challenges in areas such as technology, marketing, operations and human resources. By sharing their professional skills, our employees enable these nonprofits to expand their services to reach a greater number of people.

Pro bono challenge

2015 pro bono challenge

- **51** projects in **6** cities
- Employees' volunteer consulting hours were valued at a total of **\$401,800**

2016 pro bono challenge

- **59** projects in **8** cities
- Employees' volunteer consulting hours were valued at a total of **\$445,000**

Schwab and our employees support our communities through ongoing programs in our service centers and branch network. We provide in-kind donations to nonprofits in our communities in the form of excess office supplies, refurbished computer equipment and office furniture. Employees host bake sales, food, equipment, blood drives, and host other fundraising activities at Schwab facilities. We also provide administrative help; our employees help prepare and stuff envelopes for various nonprofits' programs and make our facilities available for community groups to conduct events. In 2016, Schwab sponsored approximately 100 nonprofit and community groups' programs and events across the firm.

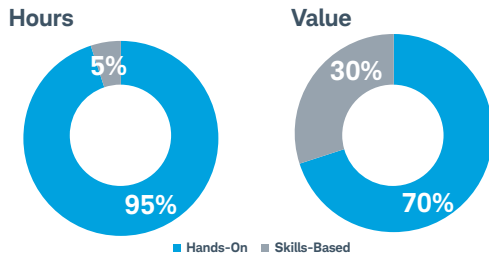
Supporting employee fundraising efforts

Schwab employees walk, run, climb, cycle and enthusiastically participate in other activities to help rally people, raise money and spread optimism for a range of causes from health services to environmental issues to animal rights.

Social impact scorecard FY16

Employee volunteering

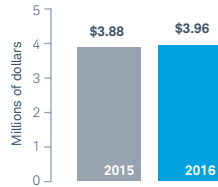
50,194 Hours / 41,348 (2015)
\$1,539,618 Value¹ / \$1,290,564 (2015)



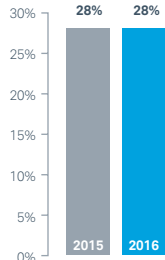
1. Hourly rate based on type of volunteering: \$175/hour for Pro Bono Challenge; \$23.07/hour for all other volunteer service.

Employee giving (2016)

Donations via Employee Gifts & Foundation Match (in millions)²



% Employee participation



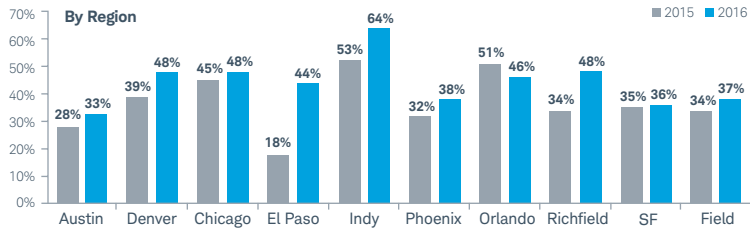
\$540 Average gift amount in 2016
2,352 Nonprofit recipient organizations

2. Unaudited information as of 2/21/2017

42%
of Employees
Volunteered on
Company Time
 (37% in 2015)

Time to volunteer

Percentage of employees who volunteered in 2015–2016



Business impact

Increased employee engagement³

97%
 Employees that say Schwab Volunteer Week makes them more likely to recommend Schwab as a great place to work

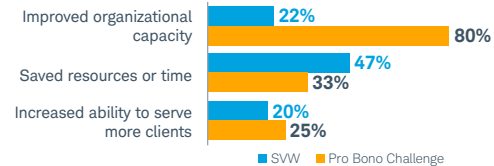
3. 2016 SVW Survey Responses

90%
 Employees that say Schwab Volunteer Week makes them differentiate Schwab from other financial services firms

Social impact

Increased nonprofit capacity⁴

100% of nonprofits were satisfied with their experience and said it built capacity in one or more of the following ways:



4. NPO Survey Respondents from SVW 2016 and Pro Bono Challenges 2016.

Branch engagement


27,349
 Food collected during Season of Giving drives (pounds)


222
 Branches that participated in Schwab Volunteer Week

Financial capability

750,000+
 Boys & Girls Club teens completing Money Matters⁵

3,000+
 Schwab employees volunteering with BGCA⁶

5. Data from 2004 through 2015 as reported by BGCA. 6. Cumulative since 2009.

Corporate philanthropy and employee giving

Charles Schwab and Charles Schwab Foundation provide financial support to a variety of charities and community events selected by Schwab employees.

- **\$7+ million** given annually to directly support nonprofit organizations
- **2,800+** nonprofit organizations received financial support in 2016
- **\$3.96 million** given in employee gifts and matching donations in 2016
- Approximately **\$170,000+** given in employee board-service grants in 2016

DonorsChoose.org: Funds for financial literacy projects in public schools

The Charles Schwab Corporation is piloting a program of matching individual donations for classroom projects, prekindergarten through 12th grade, designed to build financial literacy for today's youth through the nonprofit organization DonorsChoose.org. Any public or charter school teacher across the U.S. can apply for grants to fund personal finance education projects through the DonorsChoose.org website. Financial education projects with a total cost of up to \$1,500 are eligible for the matching donation.

Boys & Girls Clubs of America

Charles Schwab Foundation's (CSF) partnership with Boys & Girls Clubs of America (BGCA) illustrates our strategic approach to community engagement. CSF funded and co-developed BGCA's Money Matters program, designed to promote money management skills among teens, ages 13-18. The program consists of fun, interactive activities on topics such as prioritizing needs vs. wants, budgeting responsibly, using credit wisely and saving for college. The program is targeted primarily at teens from underserved communities. Nearly 750,000 youth in over 1,700 teen Boys & Girls Clubs across the U.S. have participated in Money Matters since it launched in 2004. To date, CSF has provided BGCA with \$15M+ in financial support and over 3,000 Schwab employees have contributed their time and expertise to the Money Matters program at their local Clubs. More than a dozen employees serve on local Club Boards of Directors. We are proud to have leveraged all of our resources—from grants to employee time and talent to leadership—to foster this stellar relationship.

College2Careers

Focusing on diversity and inclusion is not just part of our culture—it makes good business sense. Created by the Orlando Black Professionals at Charles Schwab (BPACS) Employee Resource Group (ERG), the College to Careers program partners Schwab employees and location leaders with students from regional universities to provide students with valuable development tools including coaching on career skills, relationship building strategies, and guidance on positioning themselves to be competitive in the current job market. During the four- to six-week program, students also learn about career opportunities at Schwab, are exposed to the Schwab culture and connect with Schwab Employee Resource Group leaders, business leaders, hiring managers and talent acquisition team members.

Since the program's launch in 2012, we've worked with students from Indiana Wesleyan University, University of Central Florida, Bethune Cookman University, and Metropolitan State University of Denver. Student participants have gone on to careers with Schwab and elsewhere.

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

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