

We're Invested in Security

We believe our clients deserve safety and peace of mind

Securing every aspect of our business

At Charles Schwab, nothing is more important than maintaining and growing the trust our clients have in us. We are honored by the trust our clients place in us to help them achieve their financial goals and protect their personal information and assets – and for the 40+ years our company has been in business we have worked prudently toward this mandate. It's why we infuse security into every layer of our business—from technology to strategy to culture.

We apply high standards for protecting our clients' data, information and assets. While we are proud of our track record in security and our existing capabilities, cyber criminals are constantly evolving their tactics, and so do we.



Protecting your accounts

We maintain rigorous cybersecurity and fraud-prevention controls



Protecting the information in our care

We treat our clients' information with respect



Protecting our clients and employees

We maintain a culture of protection through systems and training

While we work to keep our behind-the-scenes security measures and practices private to make it more difficult for fraudsters to gain an edge, here are some of the important things you should know. Our security efforts are designed to protect three core assets: our clients' accounts, information in our care, and our employees and systems.



Protecting your accounts

- **24x7/365 monitoring:** Our cybersecurity and fraud teams monitor all user activity on our systems and your information.
- **Security controls:** Schwab applies layered and risk-based security controls before granting access to an account.



Protecting the information in our care

In our databases and in our buildings, the personal information you share with us is secure.

- **Restricted access:** We scrutinize requests for access and require a business justification for privileges. This minimizes opportunities for unwanted exposure to sensitive information.
- **Regulatory compliance:** As a financial institution, we are obligated to comply with strict security standards at all levels, including federal, state, and local laws.
- **Our privacy policy:** We limit the use and sharing of your personal information as described in our [Privacy Notice](#).

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

Schwab is committed to building a diverse and inclusive workplace where everyone feels valued. As an equal employment opportunity employer, our policy is to provide equal employment opportunities to all employees and applicants without regard to any status that is protected by law ([Equal Employment Opportunity policy](#)). Schwab is also an affirmative action employer, focused on advancing women, minorities, veterans, and individuals with disabilities in the workplace. We believe diversity and inclusion are part of our success as a company and our purpose of serving every client with passion and integrity.

The Charles Schwab Corporation provides a full range of brokerage, banking and financial advisory services through its operating subsidiaries. Its broker-dealer subsidiary, Charles Schwab & Co., Inc. (Member [SIPC](#)), offers investment services and products, including Schwab brokerage accounts. Its banking subsidiary, Charles Schwab Bank (member FDIC and an Equal Housing Lender), provides deposit and lending services and products. Access to Electronic Services may be limited or unavailable during periods of peak demand, market volatility, systems upgrade, maintenance, or for other reasons.

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Protecting our clients and employees

We want our clients to have the highest level of confidence when doing business with Charles Schwab.

- **Employee training and awareness:** Schwab's employees are one of our strongest defenses in data protection. Our employees receive extensive training on how to handle private financial information, and we hold them to strict standards.
- **Online security:** We go beyond login credentials, using risk-based, multi-factor authentication to help prevent unauthorized account access.
- **Physical security:** Access to our facilities requires badged access with verified credentials.

The Schwab Security Guarantee

Our security guarantee promises Charles Schwab will cover 100% of any losses in any Charles Schwab account due to unauthorized activity. Learn more at schwab.com/guarantee.

We believe security is a partnership, and the highest levels of security are only possible when we work together to safeguard account access.

To learn more about security at Schwab, please visit www.schwab.com/schwabsafe.



Own your tomorrow.