


SIGNATURE
BANK**FACTS****WHAT DOES THE CHARLES SCHWAB SIGNATURE BANK DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and transaction history
- Investment experience and assets

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The Charles Schwab Signature Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Charles Schwab Signature Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions? Call 1-877-242-8691.

Who we are

Who is providing this notice?	The Charles Schwab Signature Bank (also “Schwab Signature Bank”) and its affiliates. See list of affiliates below.
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What we do

How does Schwab Signature Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Schwab Signature Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> · open an account or give us your income information · seek advice about your investments or tell us about your investment or retirement portfolio · make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> · sharing for affiliates' everyday business purposes—information about your creditworthiness · affiliates from using your information to market to you · sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> · <i>Our affiliates include companies with a Charles Schwab name; financial companies such as Charles Schwab & Co., Inc., Charles Schwab Bank, optionsXpress, Inc., ThomasPartners, Inc., Windhaven Investment Management, Inc., Schwab Wealth Investment Advisory, Inc., and Charles Schwab Trust Company; and nonfinancial companies such as Schwab Performance Technologies and Schwab Compliance Technologies, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> · <i>The Charles Schwab Signature Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> · <i>The Charles Schwab Signature Bank doesn't jointly market.</i>

Other important information

State and International Laws

If you are a Vermont resident, we will automatically limit sharing of your information. Nevada law requires us to disclose that you may request to be placed on Schwab Signature Bank's internal “do not call” list at any time by calling 1-877-242-8691, and that we are providing this notice to you pursuant to state law, and that you may obtain further information by contacting the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone 1-702-486-3132; email BCPINFO@ag.state.nv.us.