

## Schwab Bank Savings

All information is as of **February 14, 2012**  
unless otherwise indicated

### Description

Schwab Bank Savings ("SBS") is a money market deposit account ("MMDA"), a type of savings deposit, established at Charles Schwab Bank ("Schwab Bank"). SBS is only available to select retirement plans serviced by Schwab Retirement Plan Services, Inc.

Schwab Bank Savings will bear interest at a reasonable rate. This rate will be determined by Schwab Bank prior to the last Business Day of each calendar month. The interest rate will be effective from the day following the last Business Day of the month until the last Business Day of the following calendar month. Interest rates may change prospectively. The interest rate will be posted on [www.schwab.com/workplace](http://www.schwab.com/workplace) by 4:00 p.m. eastern on the last Business Day of the month. Interest will be calculated daily and credited to SBS monthly.

Funds deposited in the SBS at Charles Schwab Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 when aggregated with all other deposits held by a Participant in the same capacity at Schwab Bank. Participants are responsible for monitoring the total amount of deposits that they hold with Schwab Bank, including any deposits held at Schwab Bank in an individual retirement account or in a self-directed employee benefit plan account, such as a Schwab Personal Choice Retirement Account<sup>®</sup>, in order to determine the extent of deposit insurance coverage available to them on their deposits.

### Current Rate and Annual Percentage Yield

Effective date	02/01/2012
Rate	0.25%
APY	0.25%

### Find Out More Today

For more information on:  
Federal Deposit Insurance Corporation (FDIC), visit [www.fdic.gov](http://www.fdic.gov)

For the latest financial information and to learn more about Schwab's financial strength visit [www.aboutschwab.com](http://www.aboutschwab.com). The Schwab Strength and Reputation [fact sheet](#) is also available.

### Past performance is no guarantee or indication of future results. Current performance may be lower or higher.

The Charles Schwab Corporation ("Charles Schwab") provides services to retirement and other benefit plans and participants through its separate but affiliated companies and subsidiaries: Charles Schwab Bank; Charles Schwab & Co., Inc.; Schwab Retirement Plan Services, Inc.; and Schwab Retirement Plan Services Company. Brokerage products and services are offered by Charles Schwab & Co., Inc. (Member SIPC). Trust and custody services and deposit products are provided by Charles Schwab Bank. Schwab Retirement Plan Services, Inc. and Schwab Retirement Plan Services Company provide recordkeeping and related services with respect to retirement plans.