

FACTS

WHAT DOES THE CHARLES SCHWAB CORPORATION 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 Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Charles Schwab Corporation 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	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We don't share

To limit our sharing

Call 1-877-812-1817 within the U.S. or +1-415-667-8400 from outside the U.S.—our menu will prompt you through your choices.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 1-877-812-1817 or 1-800-435-4000 or go to www.schwab.com/privacy

Who we are

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

How does Schwab 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. To learn more about security at Schwab, please visit www.schwab.com/schwabsafe .
How does Schwab 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.; and nonfinancial companies such as Schwab Performance Technologies and Compliance11, 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 Corporation 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 Corporation 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's internal “do not call” list at any time by calling 1-800-435-4000, 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.

Charles Schwab, U.K., Limited

Charles Schwab, U.K., Limited (“Schwab U.K.”) introduces residents of the United Kingdom or Switzerland to Charles Schwab & Co., Inc. and processes personal information in accordance with the privacy policy of Schwab and various privacy laws of the United Kingdom. Clients introduced by Schwab U.K. may obtain further information at www.schwab.co.uk.

Charles Schwab, Hong Kong, Limited

Charles Schwab, Hong Kong, Limited (“Schwab H.K.”) has contracted with Charles Schwab & Co., Inc. to perform certain services for their customers (such as execution, clearance, settlement of trades, and custody of assets), and processes personal information in accordance with Schwab's privacy policy and various privacy laws of Hong Kong. Clients of Schwab H.K. should also review the privacy terms contained in their account agreement, available at www.schwab.com.hk.

To learn more about our online privacy practices (e.g. “tracking”), please go to www.schwab.com/privacy.