



CHARLES SCHWAB DEPOSITS & CHECK WRITING INSTRUCTIONS

Checks to Charles Schwab should be made payable as follows:

Charles Schwab & Co. Inc. FBO _____ **Account #** _____
[First Name][Last Name] [Your 8 digit Acct#]

Please keep in mind that mentioning the correct account number is very important so that there is no delay in processing the check.

Additional Guidelines for an immediately negotiable check are as follows:

1. Payable in U.S. currency
2. Drawn on or payable through a U.S. financial institution
3. Encoded with the bank's ABA number and the client account number
4. Imprinted with the maker's name and address
5. Dated no earlier than 180 days prior (or issuer's stale date)
6. Dated no later than one day in the future
7. Numerical and written amounts match
8. Signed by maker
9. Alterations initialed by the maker

Note: When sending in checks to be split among several accounts, please be sure to verify that individual amounts designated for each account add up to *exactly* the total amount of the check. If the total is off by even a penny, Schwab will need to contact you to determine exact deposit amounts by account. This could result in a delay of your deposit.

The address to send the checks is as follows:

Charles Schwab & Co. Inc
Institutional Service Group
Attn: ICSG East - Cashiering
P.O. BOX 628290
Orlando FL 32862-9906

Please call our office to request postage paid, pre-addressed deposit envelopes.

Checks can also be walked-in to any local Charles Schwab branch.

INBOUND WIRE INFORMATION FOR CHARLES SCHWAB ACCOUNTS

U.S. Dollar (Originating inside U.S.)

Citibank NA
111 Wall Street
New York, New York 10043
ABA # 021-000-089
FBO: Charles Schwab & Co., Inc.
Account Number: 4055-3953
For the account of: [Full title on the Schwab account]
Account number: [Your 8-digit Schwab account number]