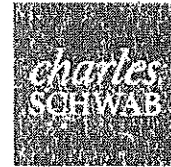


16151

December 3, 2019



<< Client Name >>
<< Address >>
<< City, State, ZIP >>

Re: Data Incident Involving Your Personal Information

Dear << Client Name >>,

We are writing to provide you with information regarding a recent data incident involving your personal information. On November 7, 2019, an image of a check written from your High Yield Investor Checking account ending in 567 was viewable by an unrelated Schwab client on Schwab.com. On November 11, 2019, the unrelated client informed Schwab of the error. On November 12, 2019, the check image was removed. The check image included your name, address and account number. We have no evidence of unauthorized use of your personal information.

Federal law allows consumers to place a security freeze on their credit reports at no charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

To place a security freeze on your credit report, you can go online or send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
Phone: 888-397-3742

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
Phone: 800-680-7289

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
Phone: 866-349-5191

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address, such as a current utility or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
7. If you are a victim of identity theft, include a copy of a police report, investigative report, or complaint to a law enforcement agency concerning identity theft

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or

password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you can go online, call, or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you can go online, call, or send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and Social Security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

Under Massachusetts law, you have the right to obtain a police report regarding the incident.

To learn about security measures designed to keep your personal and financial information safe online, we recommend you visit SchwabSafe at www.Schwab.com/schwabsafe.

We can provide you with a Schwab.com security token and/or place a verbal password on your account. Security tokens offer an additional layer of authentication when logging in to Schwab.com. If you choose to have a verbal password, you will be required to provide this additional password whenever you speak with a Schwab representative by phone. To learn more, request a security token free of charge or place a verbal password, please call us at 1-800-435-4000.

We also encourage you, as always, to monitor your financial accounts and credit reports and report any suspicious or unrecognized activity to local law enforcement and your financial institution.

To learn more about protecting yourself from identity theft, visit the Federal Trade Commission's website at www.ftc.gov/bcp/edu/microsites/idtheft, or call them toll-free at 1-877-FTC-HELP.

We are committed to safeguarding the privacy of your information and we take the security of your account seriously. We apologize for any inconvenience this may cause you. If you have any questions, please contact me, Jeff Chiappetta, Vice President, at 817-854-6035.

Sincerely,

Jeff Chiappetta
Vice President
Charles Schwab & Co., Inc