



WILLIAMS  
JANAAM

Account Number  
940023007007

Statement Period  
October 1-31, 2016

## Schwab Bank News *(continued)*

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### Looking to purchase a new home or refinance?

In order to participate, you must agree that the lender, Quicken Loans, may share your information with Charles Schwab Bank.

This offer is subject to change or withdrawal at any time and without notice. Nothing herein is or should be interpreted as an obligation to lend. Loans are subject to credit and property approval. Other conditions and restrictions may apply. Hazard insurance may be required.

Only one discount eligible per loan. Discounts available for all Adjustable-rate mortgage (ARM) loan sizes, and selected Jumbo Fixed-Rate loans. Discount for ARMs applies to initial fixed-rate period only with the exception of the 1-month ARM where the discount is applied to the margin. Qualifying balance based on Schwab and Schwab Bank combined non-retirement account balances. Qualifying balance must be verified 15 days prior to your anticipated closing for an on-time close. If you deposit your qualifying assets with less than 15 days remaining before closing, your closing date may be delayed and your eligibility to receive the promotional rate may be affected. You must apply after 05/26/2016, to qualify for the discount offer.

Charles Schwab Bank and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Investment products are offered by Charles Schwab & Co., Inc. (Member SIPC). Charles Schwab & Co., Inc. does not solicit, offer, endorse, negotiate, or originate any mortgage loan products and is neither a licensed mortgage broker nor a licensed mortgage lender.

Home lending is offered and provided by Quicken Loans Inc., Equal Housing Lender (NMLS #3030). Quicken Loans Inc. is not affiliated with The Charles Schwab Corporation, Charles Schwab & Co., Inc., or Charles Schwab Bank. Deposit and other lending products are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender.

Quicken Loans is licensed in all 50 states Quicken Loans Nationwide Mortgage Licensing System #3030. Restrictions may apply. Equal Housing Lender. Lending services provided by Quicken Loans Inc., a subsidiary of Rock Holdings Inc.

### Brokerage Products: Not FDIC-Insured - No Bank Guarantee - May Lose Value

(0616-H4CD) 06/16

### Smarter College Banking

1. Unlimited ATM fee rebates apply to cash withdrawals using the Schwab Bank Visa® Platinum Debit Card wherever it is accepted. ATM fee rebates do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your Schwab Bank account. Schwab Bank makes its best effort to identify those ATM fees eligible for rebate, based on information it receives from Visa and ATM operators. In the event that you have not received a rebate for a fee that you believe is eligible, please call a Schwab Bank Client Service Specialist for assistance at 1-888-403-9000. Schwab Bank reserves the right to modify or discontinue the ATM fee rebate at any time.
2. Schwab Bank High Yield Investor Checking® accounts are available only as linked accounts with Schwab One® accounts. The Schwab One brokerage account has no minimum balance requirements, and there is no requirement to fund this account, when it is opened with a linked High Yield Checking account.
3. The Schwab Mobile Deposit™ Service is subject to certain eligibility requirements, limitations and other conditions. Enrollment is not guaranteed, and standard hold policies apply. Requires a wireless signal or mobile connection.
4. To be eligible to open a Schwab Bank High Yield Investor Checking account, each account holder must be of the age of majority in their state of residence

### Brokerage Products: Not FDIC-Insured - No Bank Guarantee - May Lose Value

Charles Schwab & Co., Inc. and Charles Schwab Bank are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Deposit and lending products are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender.  
(0413-2433)



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**High Yield Investor Checking®**

**Account Number: 940023007007**

<b>Summary</b>	<b>Amount</b>
Beginning Balance	\$4,806.14
Deposits and Credits	0.00
Interest Paid	0.00
Withdrawals and Other Debits	(200.00)
Other Fees	0.00
<b>Ending Balance</b>	<b>\$4,606.14</b>

<b>Nonsufficient Funds Fees</b>	<b>This Period</b>	<b>Year to Date</b>
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

<b>Activity</b>				
<b>Date Posted</b>	<b>Description</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
10/01	Beginning Balance			\$4,806.14
10/08	Funds Transfer to Brokerage -9009	\$200.00		\$4,606.14
10/19	Interest Paid		0.00	\$4,606.14
<b>07/31</b>	<b>Ending Balance</b>			<b>\$4,606.14</b>



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**High Yield Investor Checking** *(continued)*

**Account Number: 9400230070077**

**Interest Earned**

Interest Earned	10/01/2016 to 10/31/2016	31 day(s)	Annual Percentage Yield Earned	0.06%
Average Daily Balance		\$4,235.15	Interest Earned this Period	0.00
Interest Rate as of	10/31/2016	0.06%	Interest Paid Year to Date	0.00

**IMPORTANT DEPOSIT ACCOUNT INFORMATION**

**Electronic Transfers:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at the telephone number on the first page of this statement to find out whether or not the deposit has been made.

**In Case of Errors or Questions About Your Electronic Fund Transfers:** Telephone us or write us at the phone number or the address shown on the first page of this statement as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or transfer you are unsure about. Explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.