



MICHAEL LASZLO VARGA &
JULIANA VARGA
COMM/PROP
3037 VAN NESS AVENUE
APT 2
SAN FRANCISCO CA 94109

Questions: 1-800-435-4000

February 5, 2020

Account number: 2328-6017

Important information about your new Schwab account.

Thank you for opening an additional Schwab brokerage account. We appreciate your continued loyalty.

Your new account number is listed above, and you'll find important details about your account beginning on the next page. **Please review your account information carefully. If any information is incorrect or if it changes in the future, please contact us immediately at 1-800-435-4000.**

Please note that if you have opened more than one account recently, you'll receive a letter like this one for each account.

The agreements and disclosures that apply to your account were presented to you electronically when you submitted your application online. You can access these documents at www.schwab.com/agreements, or call us to request copies of them. If you have opted for Paperless Documents, you can view and/or update your paperless preference at any time at www.schwab.com/gopaperless.

Thank you for investing with Schwab. We look forward to helping you achieve your financial goals. For future investment ideas, guidance, or any questions you may have, please contact one of our investment professionals anytime at the number above.

Sincerely,

A handwritten signature in black ink, appearing to read "Jonathan Craig".

Jonathan Craig
Senior Executive Vice President, Investor Services and Marketing

Please review the following account information. If any information is incorrect, or if it changes in the future, please contact us right away at 1-800-435-4000. A principal of Charles Schwab & Co., Inc. has approved your account with the following features:

YOUR ACCOUNT PROFILE

Account Features and Information

Type of Account:	Schwab One HYIC
Registration:	Community Property
Cash Feature:	Bank Sweep
Option Strategy Requested:	None
Option Strategy Approved:	None
Investment Objective:	None
Margin Feature:	No
Email Address:	ml.varga@yahoo.com

Cash and Securities Handling Instructions

Cash Account

Dividend and Interest:	Hold
Sale Proceeds:	Hold
Securities:	Hold

More Information About Your Account

Information About Your Schwab One® Brokerage Account

Your Schwab One brokerage account is held at Charles Schwab & Co., Inc., member SIPC; its products are not FDIC insured, are not bank guaranteed, and may lose value. Your High Yield Investor Checking Account is held at Charles Schwab Bank, member FDIC. Charles Schwab & Co., Inc. and Charles Schwab Bank are separate but affiliated companies and wholly owned subsidiaries of The Charles Schwab Corporation.

Information About the Bank Sweep and the Bank Sweep for Benefit Plans

The Bank Sweep feature and the Bank Sweep for Benefit Plans feature sweep your uninvested cash into deposit accounts at one or more FDIC-insured banks that are affiliated with Charles Schwab & Co, Inc. ("Affiliated Banks"). Securities products and services (including unswept or intra-day cash, net credit or debit balances, and money market funds) offered by Charles Schwab & Co., Inc. (Member SIPC) are not deposits or obligations of the Affiliated Banks, are subject to investment risk including possible loss of principal, are not FDIC insured, may lose value, and are not Affiliated Bank-guaranteed. Charles Schwab & Co., Inc. and the Affiliated Banks are separate entities and are all affiliates of The Charles Schwab Corporation. Products and services offered by Charles Schwab & Co., Inc. are insured by SIPC in the event of brokerage firm insolvency. SIPC insurance does not cover losses of principal due to decline in market value.

Schwab uses information you provide to verify your identity, as required by U.S. federal law.

This Notice is being provided by Charles Schwab & Co., Inc. as required by California law. You will also be receiving separately The Charles Schwab Corporation's full Privacy Notice.

Important Privacy Choice for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choice below.

Your Rights

You have the following right to restrict the sharing of personal and financial information with Schwab Affiliates (the family of financial services companies that The Charles Schwab Corporation owns or controls) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choice

Restrict Information Sharing With Schwab Affiliates And Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with Schwab Affiliates and outside companies we contract with to provide financial products and services to you.

☐ NO, please do not share personal and financial information with Schwab Affiliates and outside companies you contract with to provide financial products and services.

Time-Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliated companies and other companies with which we have contracts to provide products and services. Your choice will apply to everyone on your account.

Name: _____

Account Number: _____ Last 4 Digits of Social Security Number: _____ Zip Code: _____

Signature: _____ Date: _____

Name: _____

Account Number: _____ Last 4 Digits of Social Security Number: _____ Zip Code: _____

Signature: _____ Date: _____

To exercise your choice, do one of the following:

- (1) Call this toll-free number: 1-877-812-1817; **OR**
- (2) Fill out, sign and fax this form to us at the following toll-free number: 1-877-242-2681; **OR**
- (3) Fill out, sign and send back this form to Charles Schwab & Co., Inc., P.O. Box 982600, El Paso, TX 79998-2600 (you may want to make a copy for your records).



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: <ul style="list-style-type: none"> • 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 <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.

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?	<p>We collect your personal information, for example, when you</p> <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 <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <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, Charles Schwab Futures, Inc., Charles Schwab Investment Advisory, Inc., and Charles Schwab Trust Company; and nonfinancial companies such as Schwab Performance Technologies and Schwab Compliance Technologies, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <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	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <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. To learn more about our online privacy practices (e.g., “tracking”), please go to www.schwab.com/privacy.

International Clients: This notice does not apply to clients of Charles Schwab Australia Pty Limited; Charles Schwab Europe Limited; Charles Schwab, Hong Kong, Limited; Charles Schwab Singapore Pte. Ltd.; Charles Schwab, U.K., Ltd.; or clients who reside in the European Economic Area (EEA). If you are a client of one of these non-U.S. Schwab entities or a client who resides in the EEA, please go to international.schwab.com/privacy to learn about the privacy policies applicable to you.

Schwab's Business Continuity and Contingency Planning

Securities industry regulations require that brokerage firms inform their clients of their plans to address the possibility of a business disruption that potentially results from power outages, natural disasters, or other events. Charles Schwab & Co., Inc. has a comprehensive business continuity program in place, which is reviewed, updated, and tested on a regular basis. The program provides for continuation of client service within minutes in most cases.

Here are a few examples of what might occur if Schwab were to experience a business disruption of varying magnitude:

- If one of our telephone service centers became unavailable for any reason, calls would be immediately re-routed to our other service centers across the country.
- If we had a power outage in a particular region or business district, telephone and electronic communications would be immediately and seamlessly re-routed to alternate locations for the duration of the outage.
- In the event of a public health crisis that resulted in a high rate of employee absenteeism, Schwab would focus available personnel on critical business functions that directly support client needs. Additionally, we would enact our workforce continuity plan which includes social distancing and other policies to limit exposure.
- Comprehensive plans are maintained to facilitate timely restoration of account services in the unlikely event of a technology disruption. These plans are tested regularly to ensure their viability.

While no contingency plan can eliminate all risk of service interruption or temporarily impeded account access, we continually assess and update our plans to mitigate all reasonable risk.

