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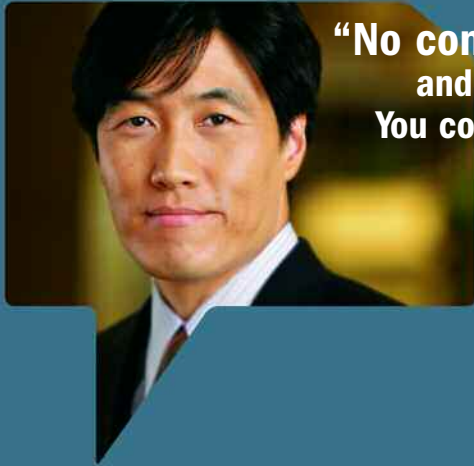
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**“Clients should experience
value at every interaction.**

**And I do my best to
make that happen.”**

**TALK TO
CHUCK**

charles SCHWAB



**“No confusing prices,
and no surprising fees.
You could call that
my motto.”**

—Nam,
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Thank you for requesting information about Schwab. Our clients receive guidance based on facts, not opinions, and can choose how they want to work with us—based on their terms, not ours. They also find value in our approach to pricing and fees. I'd like to provide you with a little more insight into how our clients experience value.

People tell me they want prices that are fair and easy to understand, and that they don't want to be surprised by hidden fees. I'm able to respond with low trade commissions, no account service fees or hidden fees, and great cash rates—just a few of the ways we provide value to our clients.

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¹\$12.95 for the first 1,000 shares; \$0.015 per share thereafter. \$9.95 trades are available to clients who have \$1,000,000 in household assets or who trade 30 or more times per quarter.