

The Charles Schwab Corporation Matching Gift Program Guidelines

General

Who is eligible to participate?

You are eligible to participate if you are:

- An active, regular, full- or part-time employee of The Charles Schwab Corporation and not on any form of leave or salary discontinuation.
- A board member of The Charles Schwab Corporation.

The following individuals are **NOT** eligible to participate: spouses, family members, non-employee customers and shareholders, retirees, contractors and employees who have been terminated (voluntarily or involuntarily).

What kinds of organizations are eligible?

Eligible organizations must be located in the U.S. or one of its possessions and be recognized by the IRS as tax-exempt public charities under Section 501(c)(3) of the IRS Code (per Section 170). Educational organizations must be accredited by a nationally recognized regional or professional association.

What kinds of organizations are not eligible?

Organizations may **NOT** be religious, political or athletic in nature. The following are also ineligible: day care centers; fraternal organizations or memberships; advocacy, lobbying or action organizations; political parties; and professional, trade and marketing associations. Individuals, trust funds and charities classified by the IRS as private foundations are not eligible. Government-administered non-501(c)(3) programs, committees, events and the like are not eligible.

How do I see my gift history prior to 2007?

Contact Schwab Customer Care at 888-781-1212 or schwab@matchgift.com to request this information.

What is the deadline to submit a matching gift?

December 1 of each year. Gifts submitted after this date will have their associated matching paid out of an employee's next year's matching allocation.

How does tax-deductibility apply on donations given by credit card using this online system?

A donation is considered deductible by law once the donation has been properly processed in the gift system. Be sure to print out a copy of the gift confirmation as proof of your donation.

What is the processing time for my donation to show up on my credit card if I make a donation using the online system?

It takes three (3) days to process your credit card donation. If you have any questions about the credit card charge, call Schwab Customer Care at 888-781-1212 and be sure to reference the confirmation number.

Can I submit my gift by phone?

Yes, call Schwab Customer Care at 888-781-1212 to submit your gift by phone.

How do I submit a Volunteer Team Grant?

Download an offline form from the Schwab Community Services website.

What if I have a comment or question about the website or program?

Contact Schwab Customer Care at 888-781-1212 or schwab@matchgift.com to request this information.

Employee Matching Gifts Program

Are all gifts eligible to be matched?

- Only donations of \$25 or more, if submitted within 90 days of the gift date, may be matched, up to \$1,000 per employee, per year.
- Contributions must be from the personal assets of the eligible donor and may not be a payment for goods or services, nor entitle the donor or any relation to receive any benefits of more than a nominal value in exchange. Pooling of funds by donors is not permitted.
- All donations must be by cash, check, credit card or securities. (Non-cash gifts or gifts of property, other than securities, are not eligible.)

When is my matching gift disbursed? And how long is the processing time?

Charles Schwab Foundation disburses matching gifts on a monthly basis. Processing times are between 5 to 8 weeks before a gift/match is paid out.

Why was my matching gift request declined?

Your request for matching funds from the Foundation may be declined for any of the following reasons, including:

- You did not submit your application within 90 days of making the donation.
- You are not eligible to participate. See 'Who is eligible to participate?'
- The charity you selected is not eligible for Schwab's Employee Matching Gifts Program.
- Your gift was less than the \$25 minimum donation for matching.
- You already reached your annual matching limit of \$1,000.

Is the Employee Matching Gift Program online system confidential and secure?

We process credit card donations using a secure, encrypted process to protect your privacy and keep your information safe.

My credit card donation was denied. Why?

If your donation failed after you completed the transaction, it is likely that some piece of information provided – such as the credit card number – did not exactly match what is on file at your bank. Please contact Schwab Customer Care at 888-781-1212 or schwab@matchgift.com. Please have the details of your transaction ready when you contact us.

Prior to 12/03/08, a convenience fee was charged when we used the online system to give a donation. What changed?

This fee is now being absorbed by the Foundation.

Can I cancel my credit card donation and get a refund?

Yes, however we strongly discourage canceling your donation once it has been made due to the increased costs and procedural disruptions associated with issuing a refund. However, if you feel you need to cancel a donation, please contact Schwab Customer Care at 888-781-1212 within 72 hours of making the donation on this website, and we will process your cancelation and issue you a refund. Please have the details of your confirmation number when you contact us.

Nonprofit Board Service Match

If I serve on a board of a nonprofit and I choose to donate to another charitable organization, how does the Nonprofit Board Service Match apply?

Donations made to charitable organizations other than the one where you serve as a board member do not qualify for the special Nonprofit Board Service Match. However, the Employee Matching Gifts Program's guidelines will apply. **Note:** donations are matched on a first-come, first-verified and matching payouts will vary based upon your matching allotment remaining for the year.

What if I serve on multiple boards? How does this special match work?

Donations you make to any eligible, nonprofit organization on whose board you serve will qualify for the Nonprofit Board Service Match up to the annual match ceiling of \$2,000 per employee per calendar year.

Be sure to advise of your desire to split the matching allocation in the comment section of your submission request, otherwise, all available matching funds will apply to your first request which verifies your board position and contribution to their charity.

When are board matches disbursed?

Board matches are disbursed on a quarterly basis.

Best,
The Charles Schwab Matching Gift Center