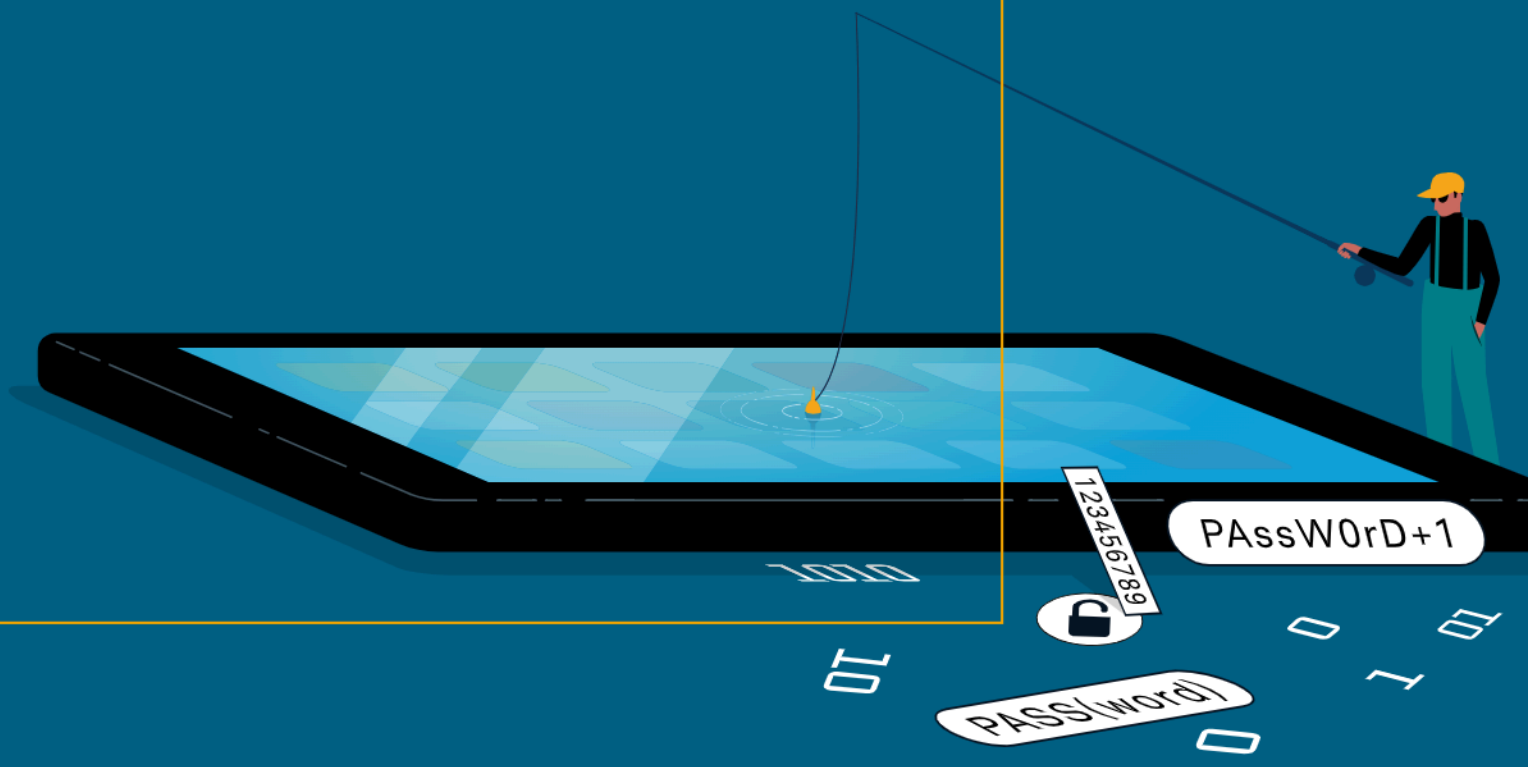
charles SCHWAB

Advisor Services

10 simple tips to protect your Schwab account



Help your advisor and Schwab defend your assets and data—follow these simple guidelines.

Protect your account—take these steps today.

1.

When you create your Schwab Alliance credentials, use a password that you have never used anywhere else, and that is at least eight characters long. Keep in mind: the longer the password, the stronger the password.

2.

Use two-factor authentication for Schwab Alliance—and any other website that requires you to log in.

3.

Talk to your advisor about limiting the functionality available on Schwab Alliance. Your advisor can choose the Limited View option to make it more difficult for criminals to generate fraudulent transactions, even if they gain access to your account.

4.

You can make your calls to the Schwab Alliance team (**1-800-515-2157**) more secure—ask your service professional to add a one-time passcode (OTP) or verbal password to your account.

5.

Download the Schwab Mobile app from the Apple App Store or Google Play and use biometric verification If your mobile device doesn't use biometric verification (for example, fingerprint or facial recognition), consider upgrading to a device that can use these features—doing so can help you secure your account when using the Schwab Mobile app. Learn more about securing your account with the mobile app.

6.

Do not share your login credentials or OTP codes with anyone, including your family members, your advisor, or even a Schwab representative. If you share credentials, any fraudulent transactions that result may not be covered by the Schwab Security Guarantee.

7.

Never use email to send or receive information related to financial transactions, and don't call any phone numbers provided via email. Instead, call your advisor or the other party in the transaction using a phone number you've called to contact them before, then verbally verify the details of the transaction.

8.

Be sure you know what's going on with your account—set up alerts on Schwab Alliance, and log in to review your account regularly. Consider enrolling in paperless statements and review each statement thoroughly. If you detect any suspicious activity report it to your advisor or Schwab immediately.

9.

eAuthorization is the most secure, fastest, most efficient option for approving transactions and account changes—talk to your advisor to make sure you're set up to take advantage of this option.

10.

Add a Trusted Contact to your account—this is a person who could work with your advisor and Schwab to protect your interests in case of an emergency.

If you identify fraud or suspicious activity in your Schwab account

Contact your advisor or report the activity ASAP to Schwab Alliance at **1-800-515-2157**

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