

# Come back after you compare. We'll wait.

## CD rates

6 months  
(as of 3/14/23)

**5.27%**  
APY

Minimum  
deposit  
**\$1,000**

12 months  
(as of 3/14/23)

**5.35%**  
APY

Minimum  
deposit  
**\$1,000**

2 years  
(as of 3/14/23)

**5.25%**  
APY

Minimum  
deposit  
**\$1,000**

## Money Market Fund

### Schwab Value Advantage Money Fund® SWVXX

\$0 investment minimum

The funds' Investor Shares have no initial investment minimum; however, Schwab systems require a minimum of \$1 per trade.

7-day yield  
(with waivers)  
as of 3/13/23

**4.48%**

Minimum  
deposit  
**\$0**

Competitive yields on money market funds and CDs available through Schwab could help you meet your financial goals, and that's always a good thing.

Call your local Schwab branch at 217-689-4767  
or visit [schwab.com/champaign](https://www.schwab.com/champaign) to find out more.

**Ron Endsley**

Branch Leader

**Matt Endsley**

Financial Consultant

2219 S. Neil Street  
Champaign, IL 61820  
217-689-4767

*charles*  
**SCHWAB**

*Own your tomorrow*

Certificates of deposit available through Schwab CD OneSource® typically offer a fixed rate of return, although some offer variable rates. They are FDIC-insured and offered through Charles Schwab & Co., Inc.

Investors in money market funds should carefully consider information contained in the prospectus, or, if available, the summary prospectus, including investment objectives, risks, charges, and expenses. You can request a mutual fund prospectus by calling Schwab at 1-800-435-4000. Please read the prospectus carefully before investing.

You could lose money by investing in the Schwab Money Funds. SWVXX seeks to preserve the value of your investment at \$1.00 per share, but cannot guarantee it will do so. SWVXX may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Schwab Money Funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Schwab Money Funds' sponsor has no legal obligation to provide financial support to the Funds, and you should not expect that the sponsor will provide financial support to the Funds at any time.

Past performance is no guarantee of future results. For the most recent 7-day yields, see [schwab.com](https://www.schwab.com).

The 7-Day Yield is the average income paid out over the previous seven days assuming interest income is not reinvested and it reflects the effect of all applicable waivers. Absent such waivers, the fund's yield would have been lower.

Charles Schwab Investment Management, Inc. (CSIM), the investment advisor for Schwab Funds, and Schwab, Member SIPC, the distributor for Schwab Funds, are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation.

©2023 Charles Schwab & Co., Inc. All rights reserved. Member SIPC.  
CC7019834 (0323-30T6) ADP119092R-00 (09/22) 00278560 SCH10124-56