SCHWAB CHARLES CORP

Form 4

February 27, 2003

FORM 4

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo and Dye's Section 16 Filer www.section16.net

1. Name and Add Gorman, Lon			me and Ticks Schwab (SCH)	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
(Last) c/o The Charles 120 Kearny Stre	of Reporting Person,					ruary 25, 2003	Director					
							<u>/ice Chairmar</u> /ice President	and Executive				
San Francisco, (e of Original (onth/Day/Year) F	7. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person Form filed by More than One Reporting Person					
(City)	(City) (State) (Zip)				I Non-D	erivati	ve Seci		Disposed of, or Beneficially Owned			
1. Title of Security (Instr. 3)	Date	2A. Deemed Execution Date, if any (Month/Day/ Year)	3. Transaction C (Instr. 8 Code	Code	4. Securitie (A) or Disp (Instr. 3, 4 Amount	es Acqu	ired	5. Amount of Securities Beneficially Owned Following Reported Transactions(s)	6. Owner- ship Form:	7. Nature of Indirect Beneficial		
Common Stock	2/25/03		A (1)		99,010	A		(Instr. 3 & 4) 101,043.98	D			
								2,236.41	1 I By ESOP			
								204,052.93	I	By Trust		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number

FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially

(e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature
Derivative	sion or	Trans-	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect

^{*} If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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Security			Execution				Date						1	Beneficial
			,	Code			(Mealonth/Day/		Secui		` /			Ownership
(Instr. 3)	Derivative		if any		Sec	uriti	e¥ ear)		(Instr	: 3 & 4)		Owned	of Deriv-	(Instr. 4)
	Security	(Month/	(Month/	(Instr.	Aco	quire	d					Following	ative	
		Day/	Day/	8)	(A)	or						Reported	Security:	
		Year)	Year)		Dis	pose	d					Transaction(s)	Direct	
					of (D)						(Instr. 4)	(D)	
													or	
					(Ins	str.							Indirect	
					3, 4	&							(I)	
					5)								(Instr. 4)	
				Code	V (A)	(D)	Date	Expira-	Title	Amount				
							Exer-cisable	tion		or				
								Date		Number				
										of				
										Shares				

Explanation of Responses:

(1) The restricted stock was granted pursuant to the Company's 1992 Stock Incentive Plan and/or 2001 Stock Incentive Plan and vests according to the provisions of those plans.

By: /s/ Jane Fry, Attorney-in-fact
Lon Gorman

**Signature of Reporting Person

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

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POWER OF ATTORNEY

(1) Execute on my behalf and in my capacity as an officer and/or director of the Company, For (2) Perform any and all acts on my behalf which may be necessary or desirable to complete and (3) Take any other action in connection with the foregoing which, in the opinion of such attoright to each such attorney-in-fact full power and authority to do and perform any act necessar I acknowledge that the attorneys-in-fact, in serving in such capacity at my request, are not assu

This Power of Attorney shall remain in full force and effect until I am no longer required to fil

I, Lon Gorman, appoint each of Carrie Dwyer, W. Hardy Callcott, Willie C. Bogan, R. Scott McMille

^{**}Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).