

HOW TO GET MONEY FROM YOUR SCHWAB ACCOUNT

When you need money from your Schwab account, there are several methods you can use.

The first step in getting money is to make sure your account has sufficient cash or money market balances. Please call us to verify the amount of available funds. We might have to sell some investments to raise cash. **The trades will take one to two days to clear before the cash is available.**

Once the funds are available, the following methods can be used:

1. *Write a check from your Schwab checkbook.* If you do not have a checkbook, you may request one at any time.
2. *Call us to establish a "MoneyLink".* This is an electronic link from your Schwab account to your personal account. Once the link is established, we can move money to your checking account within one day. There is no fee to use MoneyLink, just a one-time form to complete and sign.
3. *Call us to request a check.* We can have a check mailed to your address of record. Expect 7-10 days for postal service delivery. Overnight requests are also available. Schwab charges an \$8.50 fee for weekday overnight services and a \$12.50 fee for Saturday overnight services.
4. *Call us to request a wire transfer.* This is a non-recurring request to transfer funds to a banking institution. If the money is going to a third party, you will need to sign a letter of authorization. Schwab charges a \$25 fee for this service. We will also need the following information:
 - a. Bank name, address and phone number
 - b. Bank ABA routing number
 - c. How your account is registered
 - d. Your checking account number