



August 2025

How to transfer and disburse funds

Use the ESBA Connect website to move money from employees' PCRA's to your plan's Cash Out account for disbursements—no forms required.

Options for moving money

As the plan trustee or delegated user, you now have a **Deposits & Disbursement** tab in the navigation, which provides options to **Start a disbursement** or **View Transfers to Cash Out**.

1. Select accounts

After selecting **Start a disbursement**, choose the PCRA's from which you wish to transfer funds.

2. Input amounts

Next, select how much to transfer from each PCRA. If the account has already been fully liquidated, you can transfer the **entire account**, which takes 2-3 days and catches any residual interest so the cash balance can be zeroed out. You can also transfer a **partial amount** of the cash available, which will typically be completed on the same day.

There is a fee for Schwab-issued checks (\$20) and wire transfers (\$25). If you plan to use one of these disbursement methods, make sure you transfer enough to cover the fee. There is no fee to use your Schwab One checkbook or transfer via MoneyLink ACH to your plan's bank.

Note: When disbursing the entire account, please ensure the next payroll/deposit does not include the account being disbursed.

Deposits & Disbursements > Start a Disbursement

PR3 - Prototype - PCRA and ROTH

1. Select accounts 2. Input amounts 3. Review 4. Confirmation 5. Disburse funds ⓘ

Choose how much to transfer

1 accounts selected

TESTB, PARTICIPANT	
Account Number	14298811
SSN	XXX-XX-XXXX

Schwab PCRA	
Account Value	\$8.92
Cash Available	\$8.92

Transfer amount

☒ Entire account
Takes 2-3 business days. Final transfer amount will include residual interest.

☐ Partial amount

Don't forget to include fees
You may want to increase the transfer amount to cover the fee.

Cancel Review

Cash Out **\$0.00**
Account Number 123456789 Cash Available

Disbursement methods

- \$0 fee** Write a Schwab One® check
- \$0 fee** MoneyLink® ACH to your bank
- \$20 fee** Request a Schwab-issued check
- \$25 fee** Request a wire transfer

3. Review

Before submitting, you'll have a chance to review your transfers and make changes if necessary.

Deposits & Disbursements > Start a Disbursement

ESB - ESBA Retirement Plan

1. Select accounts 2. Input amounts 3. Review 4. Confirmation 5. Disburse funds ⓘ

Review and submit your transfers

Last Name	First Name	SSN	Account Number	Account Type	Amount
TESTB	PARTICIPANT	XXX-XX-XXXX	14298811	Schwab PCRA	Entire account

Cancel Back Submit

Disbursement methods

- \$0 fee** Write a Schwab One® check
- \$0 fee** MoneyLink® ACH to your bank
- \$20 fee** Request a Schwab-issued check
- \$25 fee** Request a wire transfer

4. Confirmation

[Deposits & Disbursements](#) > Start a Disbursement

ESB - ESBA Retirement Plan

1. Select accounts

2. Input amounts

3. Review

4. Confirmation

5. Disburse funds

Your submission details

Submitted successfully

Submission Date	Disbursement ID	Last Name	First Name	SSN	Account Number	Account Type	Amount
8/5/2024	6	TESTB	PARTICIPANT	■■■■-■■■-■■■■	■■■■■■■■■■	Schwab PCRA	Entire account

When will the funds be ready to disburse?

When funds are ready for disbursement, they will be updated in your [disbursement history](#).

Type of transfer	How long will it take?
Partial amount	1 business day or less
Entire account	2-3 business days

5. Disburse funds

Once a transfer is complete, its status will change to “Ready to Disburse” on the Transfers to Cash Out page. At this point, you can write a Schwab One® check or use another disbursement method to get the money to the recipient.

[MY PLAN\(S\)](#) [PARTICIPANTS](#) [REPORT CENTER](#) [DEPOSITS & DISBURSEMENTS](#)

[Deposits & Disbursements](#) > Start a Disbursement

Updated: 8:11 AM, 10/02/2024

Transfers to Cash Out

View all transfers to your plan's Cash Out account for disbursements.

Date range
Year to Date

[Start a new disbursement](#) [Export](#)

Submission...	Status	Disbursement ID	Last Name	First Name	SSN	Account Number	Account Type	Amount	Transfer Type
09/20/2024	Ready to Disburse	15	TESTB	PARTICIPANT	■■■■-■■■-■■■■	■■■■■■■■■■	Schwab PCRA	\$8.92	Entire Account
09/18/2024	Ready to Disburse	14	LASTNAME	FIRSTNAME	■■■■-■■■-■■■■	■■■■■■■■■■	Schwab PCRA	\$1.00	Partial Amount
09/13/2024	Ready to Disburse	13	LASTNAME	FIRSTNAME	■■■■-■■■-■■■■	■■■■■■■■■■	Schwab PCRA	\$2.00	Partial Amount
09/06/2024	Ready to Disburse	11	LASTNAME	FIRSTNAME	■■■■-■■■-■■■■	■■■■■■■■■■	Schwab PCRA	\$1.00	Partial Amount
08/05/2024	Ready to Disburse	6	TESTB	PARTICIPANT	■■■■-■■■-■■■■	■■■■■■■■■■	Schwab PCRA	\$8.92	Entire Account
08/02/2024	Archived	4	LASTNAME	FIRSTNAME	■■■■-■■■-■■■■	■■■■■■■■■■	Schwab PCRA	\$0.11	Partial Amount
08/02/2024	Ready to Disburse	5	LASTNAME	FIRSTNAME	■■■■-■■■-■■■■	■■■■■■■■■■	Schwab PCRA	\$1.00	Partial Amount
08/01/2024	Failed	1	TESTB	PARTICIPANT	■■■■-■■■-■■■■	■■■■■■■■■■	Schwab PCRA	--	Partial Amount

1 to 10 of 10

Cash Out **\$16.66**
Account Number: ■■■■■■■■ Cash Available

Ready to disburse?
Get instructions and required forms below.

\$0 FEE
Schwab One® check
Write a check from your Schwab checkbook.
[Need to set up Schwab One checking?](#)

\$0 FEE
MoneyLink® ACH
Move money to your plan's external bank account using Schwab.com
[Go to Schwab.com](#)
[Need to set up MoneyLink?](#)

\$40 FEE
Schwab-issued check
[Request Schwab to issue a check](#)

\$25 FEE
Wire transfer
[Request Schwab to wire funds](#)

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Financial Engineering

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