



Federal Regulation D (Transfer Limitations)

Federal regulation (Regulation "D") limits to six (6) per month the number of certain "electronic" transfers you can make from all accounts except Regular Savings (Share) and Checking (Share Draft). The regulation defines these electronic transfers as:

- Those automatically generated to cover overdrafts.
- Those generated by telephone requests, by Private Line (telephone banking) or Private PC (Internet banking).
- Preauthorized transfers made to another person or company (third party).
- There is **no** limit on requests made to any loan account with the Credit Union account when such a request is initiated in person, by mail or at an ATM.

You may check the number of "Reg D" transfers from your savings accounts any time through Private Line. Use transaction code 734# (RDI#).