

## ACCOUNT WITHDRAWAL RESTRICTION (REG. D)

For share savings and money market accounts, if applicable, you may make up to and including six (6) transfers and withdrawals from your account to another account of yours or to a third party during any calendar month by means of preauthorized, automatic, Internet, telephonic or audio response transfers or orders of instruction or by check, draft or similar order.

A preauthorized transfer includes any arrangement with the Credit Union to pay a third party from the member's account upon oral or written orders including orders received through the ACH.

There is no limit on the number of transfers you may make to another Credit Union account or withdrawals (checks mailed directly to you) when such transfer or withdrawal is initiated in person, by mail, or at an ATM.

If a transfer request would exceed the transfer limitations set forth above in any statement period, the Credit Union may refuse or reverse the transfer, and your account will be subject to suspension or closure by the Credit Union and the Credit Union may impose a charge.

Revised March 2010