

# FEDERAL REGULATION D & WHAT IT MEANS TO ME

## SO, WHAT IS FEDERAL REGULATION D?

FEDERAL REGULATION D ("REG D") is a federal law which limits the number of electronic transfers & withdrawals that can be made **per month from a Savings Account**.

The 6 transfer limit resets the first of the month, each month.

## HOW DOES REG D AFFECT ME?

The first 6 electronic transfers or withdrawals from your Savings Account per month are free. You will be charged a \$10 Reg D Excess Debit fee per transaction thereafter.

If you are using our optional Overdraft Protection (OD) service, these auto-transfers may incur separate fees.

Other transaction fees may also apply.

## CAN I SEE AN EXAMPLE?

Below is an example set of transactions that can occur from a Savings Account, with their applicable fees.

	Reg D	OD Fee	Total
<i>Transaction 1:</i> Digital Banking Transfer from Savings	Free	Free	Free
<i>Transaction 2:</i> Weekly Auto Transfer from Savings	Free	Free	Free
<i>Transaction 3:</i> Overdraft Transfer to Checking to Clear a Check	Free	\$10.00	\$10.00
<i>Transaction 4:</i> Electronic Withdrawal from Savings	Free	Free	Free
<i>Transaction 5:</i> Phone Banking Transfer from Savings	Free	Free	Free
<i>Transaction 6:</i> Overdraft Transfer from Savings to Checking	Free	\$10.00	\$10.00
<i>Transaction 7:</i> Digital Banking Transfer from Savings	\$10.00	Free	\$10.00
<i>Transaction 8:</i> Overdraft Transfer to Checking for Debit Card Purchase	\$10.00	\$10.00	\$20.00
<i>Transaction 9:</i> Weekly Auto Transfer from Savings	\$10.00	Free	\$10.00