

## Regulation D Savings Transaction Limit Notice

All financial institutions are required to comply with Regulation D by limiting the number of electronic transfers or withdrawals per savings account to **six (6) per calendar month**, or statement cycle.

This restriction applies to savings accounts, money market accounts, share certificate accounts, and any other savings styled account. Checking accounts and lines of credit are not limited by Regulation D.

### Limited Transactions

Members may make a maximum of six (6) of any combination of the following transactions per month:

1. Any transfer or withdrawal from your savings account to any other OE Federal Credit Union account, excluding loans, that is made through any of the following services:
  - HomeBanking
  - Mobile Banking
  - Phone Activate Teller
  - Overdraft transfer to checking
  - ATM payment to a merchant
  - Call Center Representative
  - Automatic transfer
  - Fax
  - Wire Transfer
2. Any pre-authorized, automatic, or telephone based transfers to another account within the Credit Union, either the member's or to a third party, by check, debit card, ATM card, or similar order to a third party is limited by the Regulation. A pre-authorized transfer includes any arrangement to pay a third party from the savings account at a predetermined time, on a fixed schedule, or upon oral or written orders.

### Unlimited Transactions

Not all transactions from a savings account are limited by Regulation D. Any transfer completed for a payment to an OE Federal Credit Union loan, mortgage, or Visa credit card are unlimited.

Requests for Official Checks made payable to an account owner mailed to the mailing address on file.

If you have reached your limit for transactions under Regulation D, and still need to complete a transaction from your savings account, the following options are available to you:

- ATM withdrawals and transfers
- Requests made in person at any OE Federal Credit Union branch or CU Service Center
- Written requests received by mail at any OE Federal Credit Union branch

To reduce the number of transactions completed from your savings account each month, it is recommended that you:

- Establish pre-authorized automatic withdrawals from a checking account.
- When transferring funds, transfer larger amounts to avoid additional transfers.
- Use an OE Federal Credit Union Visa or line of credit for overdraft protection. Not only are you afforded unlimited transfers up to your credit limit, there is no Overdraft Protection Fee\*!

For additional information, or to speak with a Member Service Representative contact us at (800) 877-4444 or visit any branch during business hours.

\* Overdraft Protection Transfers from a Visa or line of credit may incur additional interest charges.