



Regulation D Limitation for Non-Transaction Accounts Addendum

The Federal Reserve Board Regulation D limits certain types of withdrawal and transfer transactions from Savings or Money Management Accounts to a maximum combined total of six (6) per monthly statement period, including:

- Transfers via telephone
- Transfers via Online Banking
- Automatic Transfers for Overdraft coverage to your checking account
- Pre-authorized transfers and withdrawals from your account (including Bill Pay, Automatic, Bill Payment Transactions and Wire Transfers.)
- Checks, drafts or other similar withdrawals payable to third parties (counted when they are posted to the account)
- Debit Card or ATM Card purchases that draw from a savings account

I am aware that an Excess Activity Fee of \$15 applies for each transaction that exceeds the limit stated above (as stated in the current fee schedule).