

Disclosure

REGULATION D

Regulation D limits the number of transactions that can be performed when withdrawing funds from your share account, Money Market or Individual Retirement Account (IRAs). The maximum limit is six (6) total transactions per account, in any combination of transactions, during a calendar month. Any combination means:

- Telephone transfers to another deposit account
- Internet transfers to another deposit account
- Overdraft transfers to a checking account
- Automated funds transfers to another deposit account
- Funds transfers not initiated in person at a branch and payable to a third part such as a wire transfer requests or a recurring wire

Types of unlimited transactions:

- All other transactions not mentioned above.