REG D DISCLOSURE, LIMITS ON WITHDRAWALS

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 party such as a wire transfer request or a recurring wire transfer

Types of unlimited transactions:

• All other transactions not mentioned above.