

# What is **REGULATION D?** (Reg. D)

**Regulation D** is a federal regulation which limits the number of transfers or withdrawals members can make from any savings, money market and certificate accounts. Reg. D **allows for up to six (6) withdrawals, transfers, and third party payments per calendar month.**

## WHICH ACCOUNTS ARE AFFECTED BY REGULATION D?

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- MyLife Savings (including Kid Account & Teen Account)
- SMA Savings
- MyLife Money Market
- Credit Builder Savings
- Diamond, Platinum, Silver Saver, & Super Savings Money Manager
- Basic Savings
- Cash and Stash
- Savings Plus
- Student Account
- Club Account
- Certificate Account

## HOW CAN I AVOID REG. D LIMITATIONS?

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- Set up all pre-authorized payments or automatic withdrawals from your MyLife Checking account.
- Set up Overdraft Protection from your Signature Line of Credit.
- Make planned transfers in larger amounts instead of several small transfers to limit transfers.
- Use an ATM or branch to complete a transaction, as they are not counted as Reg. D transactions.
- Use Mobile or Online Banking to MONITOR your accounts.

## WHAT TRANSACTIONS ARE LIMITED UNDER REG. D?

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- Overdraft Protection transfers
- Online transfers: Online and Mobile Banking
- Phone or fax requests: Dial-Up and Call Center
- Automatic transfers, including internal transfer from a savings to another share account
- Electronic payments, including point-of-sale
- Checks or similar draft orders (unless payable to you)
- Pre-authorized or automatic transfers
- Automated Clearing House (ACH) withdrawals

## WHAT TRANSACTIONS ARE UNLIMITED UNDER REG. D?

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- In-person at a branch (including shared branches)
- ATM transactions
- Mail requests
- Transfer payments made to a USALLIANCE Loan