



REGULATION D

Important information about your Savings and Money Maker Accounts.

Regulation D limits the total number of electronic transfers or withdrawals from each individual Savings and Money Maker Accounts to six (6) transactions per month.

An Excessive Withdrawal Fee* may apply for each transaction that exceeds the limit stated above. If Altier Credit Union (ACU) determines that you are exceeding the limit described above on more than an occasional basis, we reserve the option to request that you open a checking account. Checking account transactions are not restricted by Regulation D.

These six transfers may include online home banking, telephone, preauthorized, automatic, or point-of-sale transactions as well as overdraft protection and checks.

You can perform six (6) electronic transfers or withdrawals per savings account you have with the credit union without incurring the Excessive Withdrawal Fee*. In-branch and ATM transactions do not apply toward the transfer limitation.

Electronic Transaction Examples:

- Call the phone center to transfer from savings to checking.
- Transfer from savings to checking from online home banking.
- Call the phone center to send a check with funds withdrawn from your savings.
- Set up a preauthorized debit from savings to pay your mortgage company.
- You wrote out a check and you do not have sufficient funds to cover the check, you have overdraft protection linked to your savings account so your check is paid.
- You are at Costco and use your debit card for a purchase of \$200 and your checking balance is only \$150. You have overdraft protection linked to your savings so the debit is authorized.

You have now reached your six (6) transaction limitation on your account for the month.

If you have any questions, contact one of our branch representatives or call our ServiceLine at 602-797-3000 or toll free 888-999-3936 (outside Phx metropolitan area).

*Please refer to the [Schedule of Fees](#).