How can you work with, not against, these Regulation D limitations?

• Use your AACFCU Line of Credit as the primary source of your overdraft protection. Otherwise, if you use your Savings or Money Market Account and you have already made too many "restricted" transfers or withdrawals from that account during the month, the overdraft protection transfer will not take place from Savings. This can result in fees being imposed and the check being returned to the merchant.

• If you use DIXIE or Internet Account Access to transfer from one of the regulated accounts to your Checking Account to cover checks or to make payments set up through Bill Payment, plan ahead and make one large transfer instead of several smaller ones. If that isn't convenient, transfer the funds through the ATM or in person at one of our branches.

• Pre-authorized electronic funds transfers (ACH) and electronic withdrawals from your Savings or Money Market Account are considered Regulation D transactions. For example, if you have an insurance premium or safe deposit box fee automatically withdrawn from your account or if you have requested that funds be sent electronically (ACH) from that account to another financial institution, you are subject to Regulation D limitations. Therefore, it's better to have these types of transactions set up from your Checking Account, if possible.

Army Aviation Center Federal Credit Union

An important reminder:

REGULATION D

Transactions from Savings are limited

The Federal Reserve Board's Regulation D limits the number of certain withdrawals and transfers from Savings Accounts. At Army Aviation Center Federal Credit Union, Savings Accounts affected by this regulation are Regular Share (Savings) Accounts, Christmas Club Accounts, and Money Market Accounts. Transactions from AACFCU Checking Accounts are NOT limited by this regulation. The limitation does not apply to in-person transfers, ATM transfers or pre-authorized payments to a loan at the same credit union.

Pursuant to Regulation D, electronic transfers from these Savings Accounts are limited to no more than six (6) per calendar month.This includes transfers caused by overdrafts on your account. No more than three (3) of these six may be made by check or draft to a third party. If you exceed these limitations, even though there is money in your Savings Account, the transfer will not take place. This can result in fees being imposed and exceeding these Regulation D limitations may cause your account to be closed.

Electronic transfers include:

• Telephone transfers • Pre-authorized transfers • Overdraft transfers • DIXIE telephone system transfers
Internet Account Access transfers • ACH transfers • Point of Sale (POS) transfers

Please note: AACFCU Checking Account transactions are NOT limited by this regulation.
For more information, please go on-line to www.aacfcu.com.

WITHDRAWALS

REQUEST IS MADE:		Check Payable to Member	Check Payable to a Third Party
In Person	Unlimited		
By Messenger	Unlimited		
By Mail	Unlimited		
At an ATM	Unlimited		
By Telephone		Unlimited	3 of the 6 by check or draft
Through DIXIE		Unlimited	3 of the 6 by check or draft
By Fax		Unlimited	3 of the 6 by check or draft
Through AACFCU Internet Account Access		Unlimited	3 of the 6 by check or draft

TRANSFERS

REQUEST IS MADE:		Between Accounts of Same Member	To a Third Party
In Person	Unlimited		
By Messenger	Unlimited		
By Mail	Unlimited		
At an ATM	Unlimited		
By Telephone		6 per month	3 of the 6 by check or draft
Through DIXIE		6 per month	3 of the 6 by check or draft
By Fax		6 per month	3 of the 6 by check or draft
Through AACFCU Internet Account Access		6 per month	3 of the 6 by check or draft
To Pay an AACFCU Loan	Unlimited		
ACH and Pre-authorized Transfer		6 per month	3 of the 6 by draft or debit card (POS)
Overdraft and Automatic Transfer		6 per month	3 of the 6 by draft or debit card (POS)
Through Bill Payer			3 of the 6 by check or draft