

## Reg D Common Transaction Types for Regulated Share Savings Account Suffixes

### Summary:

Regulations D (Reg) is a Federal Reserve regulation which applies to all financial institutions. Reg D classifies share accounts as either transaction or non-transaction accounts. Transaction accounts, like our Share Draft Checking, are considered more active and require us to maintain higher cash reserves to fund clearing share drafts, electronic fund transfers, etc. The higher volume and cash reserve requirements on transaction accounts are a reason dividend rates are lower than Share Savings Accounts. For non-transaction accounts, like our Share Savings Account, we comply with regulatory language which places monthly limits on certain types of funds transfer activity.

### Transaction Accounts:

Our Share Draft Checking Account is considered a transaction account and its transactions, including debit card purchases, are not restricted by Regulation D.

### Non-Transaction Accounts:

Share Savings Accounts that are defined as “non-transaction” and therefore regulated by Reg D include: Share Savings, Alternate Shares, Traditional IRA and Roth IRA. The following chart lists common transaction types performed in these regulated Share Savings Accounts and the number permitted per calendar month. The transaction limit is six per Share Savings Account suffix per calendar month. **If the transaction limit is reached for the month, additional regulated transactions attempting to clear through that Share Savings Account will be rejected and non-sufficient funds (NSF) and/or returned items fees may be incurred.**

Transaction Types:	Monthly Number of Transactions
<b>Deposits:</b>	Unlimited
All deposits	
<b>Withdrawals:</b>	
In person, at teller window	
By mail or messenger	
At an ATM	
By telephone, APCI eTalk, fax or e-mail	
By APCIRCUIT® PC Home Banking Service	
<b>Transfers:</b>	
In person, at teller window	
By mail or messenger	
At an ATM	
To make an APCI FCU loan payment (except Mastercard®)	
Overdraft transfers from Fast Cash Line of Credit	
Wire Request (in person, at teller window or by mail)	
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<b>Transfers:</b>	
By telephone, APCI eTalk, fax or email	
By APCIRCUIT® PC Home Banking Service	
By preauthorized transfer distribution (e.g. weekly, biweekly or monthly)	
Overdraft transfers from Share Savings	
Wire Request (by telephone, fax or email)	
ACH Debit (e.g., payment to another institution/company)	

\* Transaction limit is a combination of all transfer types, noted to the left, per Non-Transaction Share Savings Account per month.

**All transactions performed in person or by mail are unlimited.**