

## Suggestions to Prevent Transaction Denials Due to Regulation (Reg) D Violations

- **Plan ahead and make one large transfer instead of several small transfers.** Each restricted transaction counts toward your monthly limit of six per share account suffix, regardless of the amount.
- **Transactions initiated on the internet, telephone, or by recurring agreement,** should be withdrawn from your Share Draft Checking Account, which is not subject to Reg D restrictions. APCI FCU loan payments are not subject to Reg D transaction limitations.
- **When enrolling in direct deposit,** (i.e., payroll, Social Security, tax refunds, etc.), choose your Share Draft Checking Account to receive the deposit. Please reference the following information to assist you with your direct deposit account set up:
  - **APCI FCU ABA or Routing Transit Number: 231379034**
  - **Account Number Format.** Please do not use suffixes, alphabets or symbols.
    - Share Draft accounts are thirteen digits, beginning with **104** and are located at the bottom of your check.
  - **Account Name:** the person enrolling in direct deposit must be an owner or joint owner on the APCI FCU account.
- **Ask us about automatic transfers from your Share Draft Checking to any of your Share Savings Accounts.** Deposits or transfers **into** any Share Savings Account and/or ACH, from your Share Draft Checking Account, do not count as a Reg D transaction – you may make as many as needed.
- **Regularly balance your Share Draft Checking Account.** Doing this will help reduce the number of transfers from your Share Savings to pay Share Drafts that would otherwise be returned and would be accessed a non-sufficient funds (NSF) fee. Remember, after the permitted (6) six Share Savings transfer or other qualifying Reg D activity during the calendar month, Share Drafts and/or ACH presented for payment will not be covered by the Share Savings to Share Draft Checking overdraft transfer protection.
- **Consider using an APCI FCU Fast Cash Line of Credit (LOC) as your primary overdraft source.** Share Savings may provide overdraft protection; however, it is limited by Reg D. If you do not have a LOC, please call us for details.
- **Consider transferring money at an ATM using your ATM or Visa® Debit Card.** Transfers can be completed to and from your Share Savings, Share Draft Checking and Fast Cash Line of Credit (if available). These transfers are not included in the monthly limit of six (6) Reg D transactions.

*If you have additional questions, need more information or wish to discuss your current account services, please contact us at 800-821-5104.*