

**REG D TRANSACTION LIMITATIONS FOR  
SAVINGS AND MMDA ACCOUNTS**

Transaction Description	6 Transfers Or Withdrawals*	Third Party Withdrawals*
“Sweep” from account into another account or into some other form of customer asset (MMDA, checking, etc.)	✓	
ACH debit originated in Point of Sale transactions	✓	✓
ATM transfer to accounts of other person or ATM bill payment by transfer	✓	✓
ATM withdrawal or transfer to another account of drawee		
Automatic debit to make loan payment to same bank		
Check payable to third party	✓	✓
Check, payable to drawer or “Cash”, negotiated at another bank	✓	✓
Check, payable to drawer or “Cash”, negotiated at same bank		
Check, payable to drawee bank		
Credit of any type		
Automatic transfer to cover overdraft or maintain minimum balance in other account	✓	✓
Paper or ACH-formatted transfer payable to bank that holds account (check order, setoff, loan payment, investment, fee, etc.)		
Paper or ACH-formatted transfer payable to third party (including subsidiary of bank)	✓	✓
Recurring ACH debit authorized by depositor (insurance companies, health clubs, etc.)	✓	
Transfer of interest earned to another account		
Transfer on periodic basis to pay for payrolls	✓	
Transfer originated by mail or messenger to another account of depositor at the same institution		
Transfer originated by telephone, data transmission (including home or Internet banking) or fax it to account of same depositor	✓	
Transfer originated by telephone to account of third party (whether or not in a “home or Internet banking” or “bank by phone” or “pay by phone” application)	✓	✓
Transfer originated in person to another account of depositor at the same institution		
Transfer to club account or other account on automatic basis	✓	
Wire transfer to another bank, regardless of beneficiary, if requested by phone	✓	
Wire transfer to another bank, regardless of beneficiary, if requested in person, by messenger, or by mail		
Withdrawal originated by phone, check payable to depositor		

\* The limitations referred to in the Reg. D restrictions on savings account transactions are limited to six per period of at least four weeks, for checks, drafts, debit cards or similar order made payable to third parties.