



TRANSACTION LIMITATIONS

When it comes to transactions, all accounts are not created equal. There are "transaction accounts," such as share draft checking accounts, that offer unlimited transactions in virtually any form. Then there are "non-transaction accounts", such as Regular Share (savings) and Share Plus Money Market accounts, that are intended to foster fewer transactions. Federal law limits the transactions that can be made on non-transaction accounts.

What are the limits?

Federal Regulation D states that you may make no more than six (6) automatic or preauthorized withdrawals from your Regular Share savings or Share Plus Money Market account per calendar month or statement cycle. Note, the monthly limit is based on when the transaction is processed, not when the check or item was written or authorized. **If you make a combination of checks/drafts and automatic or preauthorized withdrawals, the total limit is still six.**

The following table summarizes the monthly transaction limits for various transaction types.

	Share Draft	Regular Share	Share Plus Money Market
Deposits			
By any means	unlimited	unlimited	unlimited
Transfers Between Accounts at RCU			
In Person, by messenger, or at an ATM	unlimited	unlimited	unlimited
Pre-Authorized or Automatic Withdrawals	unlimited	six (6)	six (6)
By Pre-Authorized Transfer to pay a RCU Loan	unlimited	unlimited	unlimited
Through the Internet	unlimited	six (6)	six (6)
By Phone Contact to a RCU Representative	unlimited	six (6)	six (6)
Transfers to Third Parties			
By Check or Share Draft	unlimited	n/a	six (6)
By Debit Card/Check Card	unlimited	six (6)	six (6)
By Phone Contact to a RCU Representative	unlimited	six (6)	six (6)
By Pre-Authorized Transfer (ACH) or Automatic Transfer	unlimited	six (6)	six (6)
Using Bill Pay	unlimited	six (6)	six (6)
By Fax	unlimited	six (6)	six (6)
Withdrawals			
In Person, by messenger, or at an ATM	unlimited	unlimited	unlimited
Through the Internet when the check is payable to the member and mailed to his or her address.	unlimited	unlimited	unlimited
By fax when the check is payable to the member and mailed to his/her address.	unlimited	unlimited	unlimited
By telephone when the check is payable to the member and mailed to his/her address	unlimited	unlimited	unlimited

