



Main Office

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Regulation D

Regulation D is a federal regulation with which all financial institutions, including Tri-Lakes FCU, must comply.

Regulation D separates accounts into three basic categories:

- Time Deposits-Certificate or Term Accounts
- Transactions Accounts-Share Draft (checking) Accounts
- Savings Deposits-Regular Shares and Money Markets

For an account to be classified as a savings account, financial institutions must restrict certain transfers and third party withdrawals from the account to six (6) per month.

Limited Transactions

Any combination of the following transactions count towards your six (6) transfer limit per calendar month:

1. Any transfer from your savings or money market accounts to any other Tri-Lakes account that is made through any of the following services:
 - Fax
 - Online & Mobile Banking
 - Telephone Banking
 - Overdraft Transfer to Checking
 - Automatic Withdrawal
 - Wire Transfer
2. Any pre-authorized automatic withdrawals and any check to a third party from your savings or money market account.

Unlimited Transactions

The following transactions are *not* limited by Regulation D:

- ATM machine withdrawals and transfers
- Transfer requests made in person
- Transfer requests received by mail
- Transfers from Line of Credit (Overdraft) to checking
- Transfers from checking to other accounts
- Tri-Lakes FCU loan payments or Visa Payments
- Written requests deposited into the Night Drop

Helpful Hints

- Set up preauthorized automatic withdrawals from your checking account, which has unlimited withdrawal limits.
- Set up a Tri-Lakes FCU Overdraft Line of Credit. Transfers from your Overdraft Line of Credit are unlimited. There is no annual fee and you pay interest only on the amount of funds advanced for the time period the money is borrowed.

For more information, please contact a Member Service Rep at (518) 891-1666

www.trilakesfcu.com
Banking with a difference.