

Federal Regulation D

Heartland Credit Union is required by the Federal Reserve Board (FRB) to limit the number of electronic withdrawals or transfers that a member can make from each savings or money market account (checking accounts have no limitations).

There is no minimum amount you may withdraw. **During any statement period, you may not make more than six (6) withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized or automatic transfer or telephonic order or instruction.** No more than three of the six transfers may be made by check, draft, debit card, if applicable, or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to a fee of \$25.00.

You are limited to six (6) of the following transfers or withdrawals, in any combination within the period of one calendar month:

- Electronic Transfers or withdrawals from savings (eBranch, MARS Touch Tone Teller)
- Electronic third party withdrawals, such as utility bills or insurance premiums.
- Overdraft transfer from your savings to your checking
- Telephone transfers from savings to checking, including telephone requests facilitated by Heartland employees.

There is no limit to the number of the following transactions:

- Cash Machine (ATM) transactions – except for daily limits imposed by Heartland Credit Union
- In person transactions
- Mail transactions request
- Line of Credit transfers to checking (overdraft protection).

These restrictions do not apply to your checking accounts. You may make unlimited transfers and withdrawals from your checking accounts.