

Please Note: Transfer Limitations

Federal Regulation D places a monthly limit on the number of automated transfers you may make from your **Savings Accounts, Christmas Club Accounts or Money Market Accounts** without your physical presence being required.

Transfers affected by this regulation include:

- Transfers made using Internet Banking
- Transfers made using Telephone Banking
- Overdraft Transfers (made automatically to cover insufficient funds in other accounts)
- Telephone Transfers made by a Member Service Representative on your behalf
- Pre-authorized, automatic, scheduled or recurring transfers

You are allowed six such transfers per month, per account.

Transactions NOT affected by this regulation include:

- ATM Transactions
- Transfers made to pay a PDFCU Loan
- Transactions done in person
- Transactions sent in by mail or Night Drop with an original signature.
- PDFCU Bill Pay

If you exceed your six allotted transfers per month your account may be subject to a fee or be closed. To help avoid this situation, automatic payments should be drafted from something other than a Savings Account, such as a Checking Account.