



Federal Reserve Board Regulation D

In accordance with Federal Reserve Regulation D, the following terms apply to Business Money Market and Business Reward Money Market Savings Accounts:

LIMITATIONS ON BUSINESS MONEY MARKET ACCOUNT

No more than a total of six transfers/withdrawals (including checks, drafts, point-of-sale, telephone and preauthorized transfers) may be made from your Business Money Market Account during each monthly statement cycle. The date we receive the transaction is considered the date of transfer/withdrawal.

LIMITATIONS ON BUSINESS REWARD MONEY MARKET SAVINGS ACCOUNTS

No more than six telephone and preauthorized transfers may be made from a Business Reward Money Market Savings Account during each monthly statement cycle. The date we receive the transaction is considered the date of transfer/withdrawal.

APPLICABLE TO ALL BUSINESS MONEY MARKET AND BUSINESS REWARD MONEY MARKET SAVINGS ACCOUNTS

Withdrawals or transfers by mail, in person at one of our Offices, and through an ATM are unlimited and are not subject to the six transfer/withdrawal limit. Transfers/withdrawals in excess of the six transfer/withdrawal limit as described above may be subject to a service charge. For these accounts, a “transfer” includes any transfer from your account to a third party and any transfer to another account(s) you have with us (including transfers initiated online or via telecopy) unless the transfer is initiated at an ATM, by mail, messenger or in person at an Office. Additionally, if excessive withdrawals occur, we may either change your Business Money Market or Business Reward Money Market Savings Account (with advance notice) to a checking account or close your account.