



Federal Reserve Board Regulation D

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

LIMITATIONS ON MONEY MARKET CHECKING ACCOUNT

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

LIMITATIONS ON MONEY MARKET SAVINGS

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

APPLICABLE TO MONEY MARKET CHECKING AND 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 telephone) 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 Money Market Checking or Money Market Savings Account (with advance notice) to a checking account or close your account.