

## **How can you work with, not against, these Regulation D limitations?**

- Use your All In Credit Union Line of Credit as the primary source of your overdraft protection. Otherwise, if you use your Savings or Money Market Account and you have already made too many “limited” transfers or withdrawals from that account during the month, the overdraft protection transfer will not take place from Savings. This can result in fees being imposed and the check being returned to the merchant.

- If you use Phone or Online Banking to transfer from one of the regulated accounts to your Checking Account to cover checks or to make payments set up through Bill Payment, plan ahead and make one large transfer instead of several smaller ones. If that isn't convenient, transfer the funds through the ATM or in person at one of our branches.

- Pre-authorized electronic funds through ACH and electronic withdrawals from your Savings or Money Market Account are considered Regulation D transactions. For example, if you have an insurance premium or safe deposit box fee automatically withdrawn from your account or if you have requested that funds be sent electronically ACH from that account to another financial institution, you are subject to Regulation D limitations. Therefore, it's better to have these types of transactions set up from your Checking Account, if possible.

X8380 REV. 05/19



**An important  
reminder:**

**REGULATION  
D**

**Transactions from  
Savings are Limited**



The Federal Reserve Board's Regulation D limits the number of certain withdrawals and transfers from Savings Accounts. At All In Credit Union, Savings Accounts affected by this regulation are Regular Share (Savings) Accounts, Christmas Club Accounts and Money Market Accounts. Transactions from All In Credit Union Checking Accounts are NOT limited by this regulation. The limitation does not apply to cash withdrawals, in-person transfers, ATM transfers or pre-authorized payments to a loan at the same credit union.

Pursuant to Regulation D, certain electronic transfers from Savings Accounts are limited to no more than six (6) per calendar month in any combination. This includes transfers caused by overdrafts on your account and payments to third parties. If you exceed these limitations, even though there is money in your Savings Account, the transfer will not take place. This can result in fees being imposed and exceeding these Regulation D limitations may cause your account to be closed.

Electronic transfers included:

- ACH (Automated Clearing House) Transfers
- Overdraft transfers
- Pre-authorized Transfers
- Mobile and Online Banking Transfers
- Phone Banking Transfers
- Point of Sale (POS) transfers

*For more information, please visit [www.allincu.com](http://www.allincu.com).*

## WITHDRAWALS FROM SAVINGS ACCOUNTS

REQUEST IS MADE:	Check Payable to Member	Check Payable to a Third Party
In Person	Unlimited	Unlimited
By Messenger	Unlimited	Unlimited
By Mail	Unlimited	Unlimited
At an ATM	Unlimited	Unlimited
By Telephone	Unlimited	Limited
Through Phone Banking	Unlimited	Limited
By Fax	Unlimited	Limited
Through All In Credit Union Online Banking	Unlimited	Limited

## TRANSFERS FROM SAVINGS ACCOUNTS

REQUEST IS MADE:	To Member	To a Third Party
In Person	Unlimited	Unlimited
By Messenger	Unlimited	Unlimited
By Mail	Unlimited	Unlimited
At an ATM	Unlimited	Unlimited
By Telephone	Limited	Limited
Through Phone Banking	Limited	Limited
By Fax	Limited	Limited
Through All In Credit Union Online Banking	Limited	Limited
To Pay an All In Credit Union Loan	Unlimited	N/A
ACH and Pre-authorized Transfer	Limited	Limited
Overdraft and Automatic Transfer	Limited	Limited
Through Bill Pay	Limited	Limited

**334.598.4411 • [www.allincu.com](http://www.allincu.com)**