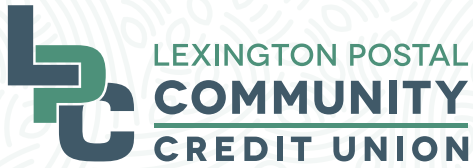


# REGULATION D GOVERNING SHARE ACCOUNTS



PO Box 11001, Lexington, KY 40512-1001  
Phone: (859) 252-5151 | Fax: (859) 252-2984

[www.LexPCCU.com](http://www.LexPCCU.com) | [memberservices@LexPCCU.com](mailto:memberservices@LexPCCU.com)

Regulation D is a federal regulation with which all federally-insured financial institutions must comply. It places limits on the type and number of withdrawals or transfers per month from non-transaction accounts such as share savings and money market accounts. Checking accounts are considered transaction accounts and are not subject to Regulation D.

Transactions covered under Regulation D are limited to six (6) per month. The chart below identifies which transactions are covered under Regulation D.

If you have any questions regarding Regulation D transaction limits, please contact the credit union at (859) 252-5151.

TRANSACTIONS COVERED BY REG D	TRANSACTIONS NOT COVERED BY REG D
<p><b><i>Transfers and Withdrawals</i></b>  <i>(Six per month regulatory limit)</i></p>	<p><b><i>Transfers and Withdrawals</i></b>  <i>(No monthly regulatory limit)</i></p>
<p>Transfers or withdrawals made to <i>another account of the same depositor</i> at the same financial institution, if made by:</p> <ul style="list-style-type: none"> <li>• preauthorized transfer.</li> <li>• automatic transfer.</li> <li>• by telephone, including fax.</li> <li>• financial institution's Internet banking service.</li> </ul>	<p>Transfers for the purpose of repaying loans and associated expenses at the same financial institution.</p>
<p>Transfers or withdrawals to <i>a third party</i>, if made by:</p> <ul style="list-style-type: none"> <li>• preauthorized transfer.</li> <li>• automatic transfer.</li> <li>• by telephone, including fax.</li> <li>• financial institution's Internet banking service.</li> </ul>	<p>Transfers from one account of the depositor to another account of the same depositor, if made by:</p> <ul style="list-style-type: none"> <li>• mail</li> <li>• member's messenger (in person)</li> <li>• ATM</li> <li>• in person</li> </ul>
<p>Transfers to <i>a third party</i>, if made by:</p> <ul style="list-style-type: none"> <li>• check.</li> <li>• draft.</li> <li>• debit card, including Point of Sale.</li> <li>• similar order made by the depositor and payable to third parties.</li> </ul>	<p>Withdrawals from the account [considered payments made directly to the depositor], if made by:</p> <ul style="list-style-type: none"> <li>• mail</li> <li>• member's messenger (in person)</li> <li>• ATM</li> <li>• in person</li> </ul>
	<p>Withdrawals made by telephone via check <i>mailed</i> to the depositor.</p>
	<p>Transfers <i>into</i> the account.</p>