



Reg D Chart

Limitations on Withdrawals and Transfers from Savings Deposits

The term “savings deposit” includes both savings accounts and MMDAs (Golden Investor Account).

The Basic Rule: A member may make no more than six covered transfers or withdrawals per calendar month or statement cycle.

There is no limit to the number of *non-covered* transfers or withdrawals. *See below which transfers and withdrawals are covered (and therefore counted toward the limit) and which are not.*

| <p align="center">COVERED Transfers and Withdrawals:</p> | <p align="center">NON-COVERED Transfers and Withdrawals:</p> |
|---|---|
| <p>Transfers or withdrawals made to another account of the same member at the same credit union, if made by:</p> <ul style="list-style-type: none"> • preauthorized transfer • automatic transfer • by telephone, including fax, or • with the credit union’s online banking service | <p>Transfers for the purpose of repaying loans and associated expenses at Golden Plains Credit Union.</p> |
| <p>Transfers or withdrawals to a third party (or to an account of the member’s at another financial institution), if made by:</p> <ul style="list-style-type: none"> • preauthorized transfer • automatic transfer • by telephone, including fax, or • with the credit union’s online banking service | <p>Transfers from one account of the member to another account of the same member, if made by:</p> <ul style="list-style-type: none"> • Mail, • Member’s messenger, • ATM, or • In person |
| <p>Transfers to a third party (or to an account of the member’s at another financial institution), if made by:</p> <ul style="list-style-type: none"> • check • draft • debit card, or • similar order made by the depositor and payable to third parties. | <p>Withdrawals from the account (considered payments made directly to the member), if made by:</p> <ul style="list-style-type: none"> • Mail, • Messenger, • ATM, or • In person |
| | <p>Withdrawals made by telephone via check mailed to member.</p> |
| | <p>Transfers into the account.</p> |