



REGULATION D: WHAT DOES IT MEAN?

In accordance with Regulation D, there are limits on certain withdrawals and transfers that may be made from **Share Savings and Club Accounts**. No more than six (6) preauthorized withdrawals or transfers are allowed each month.

The following transactions count toward your limit of six:

- Transfers to another Point Breeze account, or to a third party, through automatic transfer or withdrawal, by preauthorized transfer (ACH), telephone, fax or online banking
- Automatic transfers to cover an overdraft in your checking account
- Withdrawals to a third party by check, draft, debit card, or similar order made by the depositor

The following transactions are not affected by Regulation D:

- Transfers for the purpose of repaying loans and associated expenses at Point Breeze Credit Union
- Withdrawals or transfers made by mail, ATM, member's messenger or in person
- Transfers or direct deposit into the account

Tips to keep in mind:

- Have all preauthorized withdrawals taken from your checking account instead
- Keep sufficient funds in your checking account to avoid overdraft transfers
- If you do have to transfer funds from savings, perform your transaction at an ATM or teller window

To change your savings account withdrawal transactions to your checking account, you'll need:

- Point Breeze Credit Union Routing Number: 252076565
- Your Share Draft Number (this number is found on your checks, usually the second set of numbers)

Stop by or call 410.584.7228 to open a checking account or to discuss alternative solutions.