



Journey Federal Credit Union
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Federal Regulation D and Its Effect on Your Deposit Accounts

Federal Regulation D impacts the number of transactions JFCU may allow on your deposit accounts (including savings, money market, trust and club accounts). The Regulation was implemented by the Board of Governors of the Federal Reserve System, whose job is to ensure that financial institutions maintain adequate reserves for the funds they have on deposit.

Federal Regulation D affects you by limiting certain withdrawals and transfers that may be made from your Savings, Club and Money Market Accounts.

The following transactions (or any combination thereof) are limited to six (6) per month:

1. Overdraft agreements where money is automatically withdrawn from a share account to cover overdrafts in any of the member's other JFCU accounts.
2. Audio Teller other telephone transfers from a share account to other accounts or third parties.
3. E*teller home banking transfers from a share account to other accounts or third parties.
4. Pre-authorized, automatic transfers (ACH) made at a predetermined time to third parties or to the member's other JFCU accounts, of which no more than three (3) of the six (6) may be made by check, check card, if applicable, or similar order to a third party.

There is no limit on the frequency or dollar amount of transfers for the purpose of repaying loans and associated expenses where the loan has been made to you by the Credit Union or is serviced by the Credit Union. And, there are no limitations to the number of transactions that you handle on any account in person, by mail or through an ATM.

FEDERAL REGULATION D IS A DIRECTIVE OF THE FEDERAL GOVERNMENT, NOT OF YOUR CREDIT UNION.