

# Regulation D

## And How It Affects You

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The number of withdrawals and transfers per month from your savings account is limited due to federal regulations.

We understand that it is tempting to keep the bulk of your funds in your Gulf Winds savings account and transfer funds only as you need them to other accounts, or to checking to clear checks and other items.

However, you are limited to six (6) per month of any combination of the savings withdrawal transactions listed below.

- Transfers from savings made in Gulf Winds Online or Mobile Banking.
- Transfers from savings made by telephone request through the Gulf Winds Contact Center or a local branch.
- Pre-authorized or automatic withdrawals from savings, such as insurance premiums or other bills.
- Electronic or automatic transfers from savings to another member's account.
- Overdraft transfer from savings account to cover checks or other items.

**More On Reverse »**



# Understanding Regulation D

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## Accounts that are affected by Regulation D:

All accounts that are designated as:

- Savings Accounts
- Secondary Savings

## Tips to help you manage your savings accounts and avoid Regulation D limits:

- Plan ahead and make one large transfer instead of several small transfers. Each of the transfers listed on the reverse (made by calling the Contact Center, a local branch, Gulf Winds Online and Mobile Banking, etc.) count as one transaction, no matter the amount.
- Use an ATM to transfer funds between your accounts — ATM transfers are considered “signature authorized” and do not count as Regulation D transactions.
- Consider visiting a branch or mailing your transfer request. These transfers are considered “signature authorized” and are not limited.
- Balance your checking account on a regular basis. This will help limit the number of overdraft transfers from your savings account, which counts towards the number of transactions allowed.
- Do not set up pre-authorized or automatic withdrawals with merchants or service providers from savings. Instead, set these withdrawals to debit your checking account, which is not subject to this regulation.