

Notification of Change in Service Federal Reserve Regulation D

Effective April 18, 2011, Arlington Community Federal Credit Union will impose transaction limitations in accordance with Federal Reserve Board Regulation D.

Regulation D requires that no more than six (6) electronic transactions may be made from your savings or money market accounts per month. **Electronic Transactions in excess of six (6) per month will not be permitted after April 18, 2011.** Electronic transactions are defined as: transfers between accounts or to other financial institutions when made by telephone, fax, or online banking; automatic or pre-authorized bill payments; automatic debits; or automatic transfers to cover an overdraft in your checking account. There is no limit on in-person transactions, ATM withdrawals, or requests for check withdrawals made payable to yourself via telephone or home banking. Please see the chart below for more information.

As your financial partner, we want to help ensure that you do not experience any denied transactions after April 18, 2011. Here are some tips to avoid having your transactions denied:

- Utilize a checking account for as many transactions as you can. There are no federal regulations that limit the number of transactions in a checking account.
- Ensure that your direct deposit is being deposited into your checking account.
- Ensure that all direct debits (examples include gym memberships, utilities bills, etc.) are being withdrawn from your checking account.
- If you use other companies to pay bills online, limit the number of withdrawal requests from your savings account.

After April 18, 2011 any electronic transactions from a savings or money market account in excess of six (6) per month will be denied. Any automatic overdraft transfers that are permitted prior to reaching the limit of six (6) are subject to an overdraft transfer fee, which may be assessed based on your relationship level.

Our service representatives are available to answer any additional questions you might have, and to assist you with solutions to avoid having your transactions denied.

