



Notice to all Share and Special Savings Account Holders

Federal regulations limit the number of withdrawals you may make from your Regular or Special Share savings account (not your checking account) to six per calendar month. Exceeding this limit may result in fees charged to you.

Due to Regulation D, no more than six (6) transfers, whether it may be online, or over the phone (Phone Banking) to another account, or to a third party be made from any one of your Regular Shares or Special Savings Accounts monthly.

Transfers made from the Regular Share or Special Savings Account to pay a loan at the Credit Union or the Pipefitters Steamfitters Credit Card will not count against the six (6) times you are able to transfer in a month.

The monthly statement cycle shall consist of approximately 30 days. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the activity limitations.

Violation of Regulation D Pipefitters Steamfitters Credit Union may impose an excess activity fee for each transfer transaction exceeding the above activity limits.

To avoid possible fees and lock out of your account, Regulation D allows unlimited transfers by mail, messenger, ATM, or showing up in person at Pipefitters Steamfitters Credit Union.