



Withdrawals
are limited when
using your
Savings Account

**Fly Out of the
Restriction zone,
with a CSE Checking
Account Today.**



strong heritage. smart future.®



Important Notice

Regarding Federally Regulated Savings Withdrawal And Transfer Limits

Regulation D limits the number of certain transfers that a member can make FROM a Regular Share account.

You may make no more than SIX transfers or withdrawals per calendar month in the following manner:

- ACH (electronic payment transfer)
- CSE Online
- CSE MOBILE
- CSE Voice
- Telephone request by phone with a Credit Union employee
- NSF Overdraft Protection (transfer to cover overdrawn checking acct.)

What Transactions Do Not Count?

- ATM withdrawals
- Transactions face-to-face at the Credit Union

How can you avoid restrictions?

- Do not allow electronic payments FROM your savings accounts. Instead set up the withdrawals from your checking account which has unlimited ACH withdrawals.
- Send your direct deposit to your checking account, rather than your savings. The number of transfers from checking accounts TO savings accounts is not restricted.
- Balance your checking account periodically to limit the number of NSF transfers FROM your savings account.

Federally Insured by NCUA

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