



Federal Regulation D states that you may make no more than six (6) automatic or preauthorized transfers from your share savings or money market account per calendar month or statement cycle. (The monthly limit is based on when the transaction is processed, not when the check or item was written or authorized).

Transaction Limits By Month	Checking	Savings	Money Market
Deposits			
In Person	unlimited	unlimited	unlimited
By Transfer (direct deposits of payroll)	unlimited	unlimited	unlimited
By Mail	unlimited	unlimited	unlimited
Transfers Between Accounts at OFCU			
In Person (or by messenger)	unlimited	unlimited	unlimited
At an ATM	unlimited	unlimited	unlimited
By Mail	unlimited	unlimited	unlimited
Pre-Authorized or Automatic Withdrawals	unlimited	six	six
Pre-Authorized Transfer to pay OFCU Loan (incl. VISA, Mortgage or CU fees)	unlimited	unlimited	unlimited
Through the Internet (Home Banking)	unlimited	six	six
By Automated Phone System (NATE)	unlimited	six	six
By Telephone Contact to a Member Representative	unlimited	six	six
Transfers to Third Parties			
By Check or Share Draft	unlimited	n/a	n/a
By Debit Card	unlimited	six	n/a
By Automated Phone System (NATE)	unlimited	six	six
By Telephone Contact to a Member Representative	unlimited	six	six
By Pre-Authorized Transfer (ACH) or Automatic Transfer	unlimited	six	six
Using Bill Pay or Mobile Banking	unlimited	six	six
By Fax	unlimited	six	six
Withdrawals			
In Person	unlimited	unlimited	unlimited
At an ATM	unlimited	unlimited	unlimited
Through the Internet (Home Banking) via check payable to you and mailed to the address of record with OFCU	unlimited	unlimited	unlimited
By fax via check payable to you and mailed to the address of record with OFCU	unlimited	unlimited	unlimited
By telephone via check payable to you and mailed to the address of record with OFCU	unlimited	unlimited	unlimited