

## TEMPO BANK REGULATION D QUICK REFERENCE GUIDE

This document is a quick reference guide for limitations on withdrawals and transfers for both **savings** and **money market deposit accounts (MMDAs)**.

LIMITED TRANSACTIONS (6 PER MONTHLY STATEMENT CYCLE)		
Transfers and Withdrawals:		Transfers Only:
<b>To: Another Account</b>  (Another account by the <b>same</b> depositor at the <b>same</b> Bank)	<b>To: Third Party</b>  (Third Party <b>OR</b> a customer's account at <b>another</b> Bank)	<b>TRANSFER To: Third Party</b>  (Third Party <b>OR</b> a customer's account at <b>another</b> Bank)
<b>If made by:</b> <ul style="list-style-type: none"> <li>▪ Automatic transfer</li> <li>▪ Internet Banking transfer</li> <li>▪ Mobile Banking transfer</li> <li>▪ Telephone transfer (includes fax)</li> <li>▪ Preauthorized transfer</li> <li>▪ Sweeps to cover overdrafts</li> </ul>	<b>If made by:</b> <ul style="list-style-type: none"> <li>▪ Automatic transfer</li> <li>▪ Internet Banking transfer</li> <li>▪ Mobile Banking transfer</li> <li>▪ Telephone transfer (includes fax)</li> <li>▪ Preauthorized transfer</li> </ul>	<b>If made by:</b> <ul style="list-style-type: none"> <li>▪ Check</li> <li>▪ Debit Card</li> <li>▪ Draft</li> <li>▪ Similar order initiated by depositor to Third Parties</li> </ul>

**\*\*\*TRANSACTIONS IN EXCESS OF THESE LIMITS WILL INCUR A \$10 PER ITEM FEE AFTER THE FIRST NOTIFICATION\*\*\***

UNLIMITED TRANSACTIONS				
Transfers:			Withdrawals:	
Automatic (preauthorized) transfers for the purpose of paying loans at the same bank.	Transfers to another account of the depositor at the same bank if made by: <ul style="list-style-type: none"> <li>▪ ATM;</li> <li>▪ Mail;</li> <li>▪ Messenger; or</li> <li>▪ In person</li> </ul>	No limit on the number of deposits made into the savings account by any method.	Withdrawals from the savings account if made by: <ul style="list-style-type: none"> <li>▪ ATM;</li> <li>▪ Mail;</li> <li>▪ Messenger; or</li> <li>▪ In person</li> </ul>	Withdrawals from the savings account made by telephone via check mailed to the depositor.