

**Savings and Money Market Transaction Limitations**  
**Effective July 2, 2009**

<b>COVERED Transfers and Withdrawals</b>	<b>NON-COVERED Transfers and Withdrawals</b>
<p>Transfers or withdrawals made to another account of the same depositor at the same financial institution, if made by:</p> <ul style="list-style-type: none"> <li>• preauthorized transfer</li> <li>• automatic transfer</li> <li>• by telephone, including fax, or</li> <li>• with the financial institution's home or Internet banking service</li> </ul>	<p>Transfers for the purpose of repaying loans and associated expenses at the same financial institution;</p>
<p>Transfers or withdrawals to a third party, if made by:</p> <ul style="list-style-type: none"> <li>• preauthorized transfer</li> <li>• automatic transfer</li> <li>• by telephone, including fax, or</li> <li>• with the bank's home or Internet banking service</li> </ul>	<p>Transfers from one account of the depositor to another account of the same depositor, if made by:</p> <ul style="list-style-type: none"> <li>• mail,</li> <li>• customer's messenger,</li> <li>• ATM, or</li> <li>• in person</li> </ul>
<p>Transfers to a third party, if made by:</p> <ul style="list-style-type: none"> <li>• check</li> <li>• draft</li> <li>• debit card, or</li> <li>• similar order made by the depositor and payable to third parties</li> </ul>	<p>Withdrawals from the account [considered payments made directly to the depositor], if made by:</p> <ul style="list-style-type: none"> <li>• mail,</li> <li>• messenger,</li> <li>• ATM, or</li> <li>• in person</li> </ul> <p>Withdrawals made by telephone via check mailed to the depositor.</p> <p>Transfers <i>into</i> the account.</p>