



Regulation D

Regulation D was created by the Federal Reserve Board to implement reserve requirements for depository institutions, like credit unions. To comply with Regulation D, limitations have been set regarding electronic and phone transfers from deposit accounts.

Electronic & Phone Withdrawals

Each individual Spartan Saver and Insured Money Management Account (IMMA) is limited to a total of six (6) electronic and phone withdrawals per calendar month. These withdrawals include:

- Transfers within ComputerLine and Green on the Go® mobile banking, including scheduled share to share transfers
- Transfers made by phone, including those using MoneyLine and those made by a phone representative of MSUFCU
- Preauthorized electronic withdrawals to other institutions and merchants
- Automatic transfers to any account held at MSUFCU
- Overdraft transfers
- Written checks from an IMMA (a minimum of \$500 each)

Transactions initiated at an ATM, made in person, or received by mail are not subject to limitation.

Keep Track with ComputerLine

ComputerLine can assist you in keeping track of your savings account withdrawals. Once a qualifying Regulation D transfer occurs from a savings account, a link to records of your monthly savings withdrawals becomes available in ComputerLine. View your electronic transfers by clicking this "Monthly Transfer Limit" link. This record will reset to zero on the 1st of each month.