



## Account Access

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### Access Options

You may access your Credit Union account(s) by visiting a branch office or by utilizing an automated service including but not limited to ATM (automated teller machine), check card, check, audio response, home banking, ACH and wire transfer. There may be a limit or certain restrictions on some transactions as explained in other sections of this agreement.

No more than six transfers and withdrawals or a combination of the two may be made from a savings account to another account at the Credit Union or to a third party by means of preauthorized transfer or by telephone each month.

The following transfers from a savings account count toward the limit of six per month:

- telephone requests taken by an employee to transfer funds from another account
- instructions received through our audio response system to transfer funds to another account
- transfers cover overdrafts ( if more than one check overdrafts on that particular day, normally only one transfer is made);
- transfers to cover ACH debits which overdraft the checking account;
- instructions received through home banking transfer funds to another account;
- preauthorized or automatic transfers to a third party ( including ACH debits)