



**Savings Account Transaction Limitations Mandated by Reg D**  
 No more than 6 “convenient” transfers per month.

**TRANSACTION LIMITATIONS PER MONTH**

**Withdrawals**

	<b>Number</b>
In Person	unlimited
At an ATM	unlimited
<i>Through the Internet (OLB) with the check or share draft made payable to the customer and mailed to his or her address</i>	<i>unlimited</i>
<i>By fax with the check or share draft made payable to the customer and mailed to his/her address</i>	<i>unlimited</i>
<i>By telephone with the check or share draft made payable to the customer and mailed to his/her address</i>	<i>unlimited</i>

**Transfers Between Accounts at Farmers & Merchants Bank**

In Person (or by messenger)	unlimited
At an ATM	unlimited
By Mail	unlimited
By Pre-Authorized Auto-Transfer for an FMB Loan Payment	unlimited
Pre-Authorized or Automatic Withdrawals	six
Through the Internet (OLB)	six
By Automated Phone System	six
By Phone Contact to a Telephone Representative	six

**Transfers to Third Parties**

By Debit Card/Check Card	six
By Automated Phone System	six
By Phone Contact to a Telephone Representative	six
By Pre-Authorized Transfer (ACH) or Automatic Transfer	six
Using Bill Pay	six
By Fax	six

*The savings account must be reclassified as a transaction account if withdrawal or transfer limits are exceeded.*