

Limitations on Statement Savings and Money Market Account Transfers, Withdrawals & Payments to Others

“During any statement period, you may not make more than six (6) convenient withdrawals or transfers to a 3rd party. Convenient withdrawals or transfers include: preauthorized or automatic transfers (such as overdraft protection transfers or bill payments deducted directly from your account), telephonic transfers (telephone, fax, online or mobile banking) and transfers by check, draft, debit card or similar order to a third party.”

As a reminder, your account will be charged a \$10.00 excessive withdrawal fee for each “Limited Transaction” over the allowed six, per statement cycle.

<p align="center">LIMITED TRANSACTIONS</p> <p>Transfers and Withdrawals which “count” as Excessive transactions.</p>	<p align="center">UNLIMITED TRANSACTIONS</p> <p>Transfers and Withdrawals which DO NOT “count” as Excessive transactions.</p>
<p>Transfers of withdrawal to a third party (or to an account of the customer at another bank), if made by:</p> <ul style="list-style-type: none"> ○ Preauthorized transfer ○ Automatic transfer ○ By telephone, including fax or ○ By Internet or Mobile banking service ○ Check ○ Draft 	<p>Transfers for the purpose of repaying loans at Piedmont Federal</p> <p>Withdrawals made by telephone via check mailed to the depositor.</p> <p>Deposits into the account.</p>
	<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"> ○ mail ○ messenger ○ ATM ○ in person ○ the bank’s Internet or Mobile banking service