



Regulation D

Transaction Limitations on Savings Accounts

Transaction Limits by Month	Savings	Money Market
Deposits		
In Person	unlimited	unlimited
By Transfer (i.e., direct deposit of payroll or Social Security)	unlimited	unlimited
By Mail	unlimited	unlimited
Transfers Between Accounts At BankPacific		
In Person (or by messenger)	unlimited	unlimited
At an ATM	unlimited	unlimited
By Mail	unlimited	unlimited
Pre-Authorized or Automatic Withdrawals*	six	six
By Pre-Authorized Transfer to pay a BankPacific Loan	unlimited	unlimited
Through the Internet (BankPacific OLB)*	six	six
By Phone Contact to a Telephone Representative*	six	six
Transfers to Third Parties		
By Check or Share Draft	n/a	six
By Debit Card/Check Card*	six	six
By Phone Contact to a Telephone Representative*	six	six
By Pre-Authorized Transfer (ACH) or Automatic Transfer*	six	n/a
Using Bill Pay*	six	six
By Fax*	six	six
Withdrawals		
In Person	unlimited	unlimited
At an ATM	unlimited	unlimited
Through the Internet BankPacific OLB with the check or share draft made payable to the customer and mailed to his or her address.	unlimited	unlimited
By fax with the check or share draft made payable to the customer and mailed to his/her address.	unlimited	unlimited
By telephone with the check or share draft made payable to the customer and mailed to his/her address	unlimited	unlimited

*No more than a combined total of six of these types of transfers are permitted each month from the Savings or Money Market accounts.