

Electronic Fund Transfers (EFT) Limitations Schedule

<u>EFT Service</u>	<u>Limitations</u>
Debit Card	<ul style="list-style-type: none"> • You may make up to a maximum of \$1,500 in transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions, if there are sufficient available funds in your account and/or if you have an available overdraft protection source. • You may make a maximum of ten (10) PIN based transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions. • You may make a maximum of 15 POS signature-based transactions (including pre-authorized transactions) in any 24-hour period. (A pre-authorized transaction will continue to count toward your maximum until it has been settled by the merchant, which may take multiple days.) • You may make up to a maximum of \$5,000 of POS signature-based transactions (including any previous pre-authorized transactions) in any 24-hour period if there are sufficient available funds in your account and/or if you have an available overdraft protection source. • For security purposes, there are other limits on the frequency and amount of transactions available at ATMs/ITMs. • You may transfer up to the available balance in your accounts at the time of the transfer.
Clean Slate Debit Card	<ul style="list-style-type: none"> • You may make up to a maximum of \$500 in transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions, if there are sufficient available funds in your account and/or if you have an available overdraft protection source. • You may make a maximum of 10 PIN based transactions in any 24-hour period for combined ATM/ITM withdrawals and POS PIN transactions. • You may make a maximum of 15 POS signature-based transactions (including pre-authorized transactions) in any 24-hour period. (A pre-authorized transaction will continue to count toward your maximum until it has been settled by the merchant, which may take multiple days.) • You may make up to a maximum of \$1,000 of POS signature-based transactions (including any previous pre-authorized transactions) in any 24-hour period if there are sufficient available funds in your account and/or if you have an available overdraft protection source. • You may transfer up to the available balance in your accounts at the time of the transfer.
Personal Anytime Teller (PAT)	<ul style="list-style-type: none"> • There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day. • The Credit Union may refuse to honor any transaction for which you do not have sufficient available funds.
eBanking / Mobile Banking App	<ul style="list-style-type: none"> • There is no limit to the number of inquiries, transfers, or withdrawal requests you may make in any one (1) day. • P2P (Zelle) per transaction limit is \$1,500. • P2P (Zelle) daily limit (beginning midnight of the current day) is \$1,500. • P2P (Zelle) weekly limit (prior 7 days) is \$2,500. • P2P (Zelle) monthly limit (prior 30 days) is \$5,000.
eBill Pay	<ul style="list-style-type: none"> • There is no limit on the number of eBill Pay payments per day. • \$20,000 daily limit. • \$30,000 monthly limit. • Maximum per transaction limit and daily limit to pay an individual is \$5,000