



Inspire Federal Credit Union
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2018 Patriot Act Notice

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account at Inspire Federal Credit Union.

When you open an account, we will ask you for your name, address, date of birth and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.

If you presently have an account with us and you open additional accounts, add joint owners to an existing account or apply for a loan, we must also verify and retain copies of your identification.

We ask for your understanding as we work to support these efforts to maintain the security of your funds and our country.

Reg D. Notice

REG. D & TRANSFERS

Inspire Federal Credit Union strictly enforces compliance with Federal Reserve Regulation D concerning transfers from your savings account.

Regulation D allows you to make six (6) transfers from any Savings account per calendar month per suffix. Savings accounts include Regular Savings, Secondary Savings and Club Accounts. The six (6) transfers include telephone transfers (audio response "Rosie" or member service representative), Internet (Online Banking), automatic overdraft transfer, preauthorized transfers from a direct deposit and ACH debits (ie: mortgage payment, insurance payment, utility bill etc.).

When you have reached your limit, no more telephone, online, overdraft or ACH transfers will be allowed for that calendar month. You may want to consider having your ACH debits deducted directly from your Checking account. The Checking account is not affected by Regulation D and may have an unlimited number of transactions. Please plan your transactions accordingly.