

REGULATION D

Regulation D limits the number of withdrawals that can be performed from your share account or Individual Retirement Account (IRAs). The maximum limit is six (6) total withdrawals per account during a calendar month. Any of the following count toward the maximum limit:

- Telephone transfers to another deposit account;
- Internet transfers to another deposit account;
- Overdraft transfers to a checking account;
- Automated funds transfers to another deposit account;
- Funds transfers not initiated in person at a branch and payable to a third party such as a wire transfer request or a recurring wire;
- All other transactions not mentioned above.

If you exceed the maximum limit of withdrawals, your share account may be converted to a transactional account and all terms, conditions, and fees for the transactional account will then apply.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT

In accordance with 15 U.S.C. § 6501, True Sky Credit Union's website is not intended for use by anyone under the age of 13 years of age. If information is to be provided in order to open a minor account, the information must be submitted by the parent(s) or legal guardian(s) of the minor child at one of True Sky Credit Union's branch locations and the signature the parent or legal guardian is required.

USA PATRIOT ACT

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

WEBSITE COOKIES & TRACKING ANALYTICS

- Website cookies are usually small text files that are stored on your computer's browser. Cookies are created when you use your browser to visit a website that uses cookies to keep track of your movements within the website.

- True Sky Credit Union uses cookies. You may block cookies. If the cookies are blocked, some of the functionality of the website may not work properly.
- True Sky Credit Union uses cookies to track website analytics and traffic in order to make site improvements. A cookie is also used to store your data if you log in to your account and save your password. This is optional and is based on the preference you give at log in.
- As you use our website, we may obtain information that we use for targeted messaging as you browse the internet.