



Reg CC Funds Availability Update

IMPORTANT UPDATE EFFECTIVE JULY 1, 2025

The Consumer Financial Protection Agency Bureau (CFPB) and the Federal Reserve Board jointly adjusted threshold amounts for inflation relating to the availability of accountholder funds. These Regulation CC changes include the minimum amount of funds deposited that financial institutions must make available for withdrawal by the beginning of the next business day for certain check deposits, as well as the amount of funds deposited by certain checks in new accounts that are subject to next-day availability.

What is Reg CC and Why Does it Matter?

Reg CC aims to speed up the check-clearing process and ensure customers have timely access to their deposited funds. It sets specific timeframes for when funds must be made available, depending on the type of deposit (cash, checks, electronic transfers) and the location of the paying bank.

Funds Availability Policy- Change in Terms

Your Ability to Withdraw Funds Policy will change to increase the amount available from checks that are placed on hold. The chart lists the inflation-adjusted dollar thresholds for Reg CC funds availability requirements.

Minimum Amount from Deposit	\$275
Cash Withdrawal Amount	\$275
New Account Amount	\$6,725
Large-Deposit Threshold	\$6,725
Repeatedly Overdrawn Threshold	\$6,725

Here's what you need to know:

- **Checks you deposit:** The first \$275 will be available the next business day. The rest will be available on the second business day. Example: If you deposit a \$700 check on Monday, \$275 will be available on Tuesday, and the remaining \$425 on Wednesday.
- **Cash withdrawals from deposits:** You can withdraw up to \$275 in cash on the same business day as your deposit.
- **Larger check deposits:** If you deposit checks totaling more than \$6,725 in one day, the amount over \$6,725 may take up to seven business days to be fully available.
- **Electronic deposits (direct deposit, wires, etc.):** Funds will be available on the next business day.
- **Government & cashier's checks:** The first \$6,725 will be available the next business day if certain conditions are met (e.g., the check is payable to you). Any amount over this limit will be available on the seventh business day.

Why did this change?

Due to the Expedited Funds Availability Act for inflation approved in 2020, the policies and regulations set forth by the Federal Reserve and the CFPB will be adjusted every 5 years.