

Regulation CC Funds Availability Act

In accordance with 12 CFR 229, **Availability of Funds and Collection of Checks (Regulation CC)**, we are updating our Funds Availability Policy effective **July 1, 2025**. These changes affect when deposited funds become available for withdrawal, increasing the amount made available for particular items presented for deposit.

Key Changes to Funds Availability

- The **first \$275** (previously \$225) of a check deposit will generally be available no later than the first business day after the day of deposit.
- The threshold for large check deposits subject to extended holds has increased to **\$6,725** (previously \$5,525).
- For new accounts, the amount of deposits available within the first business day, for next-day items, has increased to **\$6,725** (previously \$5,525).

These updates align with adjustments mandated by Regulation CC. Most deposits will continue to be available on the day of deposit. However, the regulation provides exceptions that allow credit unions to exceed the maximum hold periods specified in the availability schedule. The exceptions are considered “safeguards” because they offer credit unions a means of reducing risk based on the size of the deposit, the member’s past performance, the absence of a record on the member’s past performance, or a belief that the deposit may not be collectible.

Regulation CC Exceptions

- New account and new account next day items.
- Deposits more than \$6,725 on any one day.
- Checks that have been returned unpaid and are being redeposited.
- Deposits to accounts that have been repeatedly overdrawn.
- Cases in which the credit union has reasonable cause to believe the check being deposited is uncollectible.