Community. Family. Smiles.

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Funds Availability
Reference

Regulation CC changes, effective July 1, 2025, will adjust dollar thresholds for funds availability related to check deposits. These changes, mandated by the CFPB and **Federal Reserve Board**, impact how quickly deposited funds become accessible for withdrawal.
The key changes include increases to the minimum amount of funds that must be available the next business day and the threshold for large or new account deposits.

Specific Changes:

- Minimum Availability:
- The minimum amount of funds from certain check deposits that must be available by the next business day will increase from $225 to $275.

Cash Withdrawal:

- The amount of funds available for cash withdrawals on the same business day as the deposit will increase from $450 to $550.

New Account and Large Deposit Thresholds:

- The thresholds for new account deposits and large deposits (where extended hold periods may apply) will increase from $5,525 to $6,725.

Repeatedly Overdrawn Accounts:

- The threshold for determining if an account has been repeatedly overdrawn will also increase from $5,525 to $6,725.

Civil Liability Amounts:

- The minimum and maximum civil liability amounts for individual actions will be adjusted to $125 and $1,350, respectively, and the class action maximum will be adjusted to $672,950.