



July 2025 Reg CC Funds Availability Dollar Threshold Adjustments

IMPORTANT UPDATE EFFECTIVE JULY 1, 2025

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

What is Reg CC and why does it matter?

Reg CC aims at speeding up the check-clearing process and ensure members 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.

The chart below lists the inflation-adjusted dollar thresholds for Reg CC funds availability requirements. The changes are effective July 1, 2025.

FUNDS AVAILABILITY POLICY-CHANGE IN TERMS	
Effective July 1, 2025, your ability to withdrawal finds policy will change to increase the amount available from checks that are placed on hold.	
Minimum Amount from Deposit	\$275
Cash Withdrawal Amount	\$275/\$550
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 nine business days to be fully available.
- **Government and Cashiers Checks:** The first \$6,725 will be available on the next business day if certain conditions are met (e.g., the check is payable to you). Any amount over \$6,725 will be available on the ninth 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 CFPB will be adjusted every 5 years. See the 2020 Notice below.

July 1, 2020

Credit Union of Dodge City is part of the NCUA and thereby adheres to policies and regulations set forth by the Federal Reserve and CFPB. The Federal Reserve and CFPB in late June finalized amendments to Reg CC to implement a statutory adjustment to adjust the dollar amounts under the Expedited Funds Availability (EFA) Act for inflation. The final rule is effective as of July 1, 2020.

The dollar amounts will be adjusted every five years beginning July 1, 2020. The next adjustment of the dollar amounts will occur on July 1, 2025 and will every 5th year after. The adjustments to the thresholds include:

- The minimum amount of deposited funds that credit unions must make available for withdrawal by the opening of business on the next day for certain check deposits is \$250 (up from current \$200);
- The amount a credit union must make available when using the EFA Act's permissive adjustment to the funds-availability rules for withdrawals by cash \$450 (up from current \$400);
- The amount of funds deposited by certain checks in a new account that are subject to next-day availability is \$5,525 (up from the current \$5,000);
- The threshold for using an exception to the funds-availability schedules if the aggregate amount of checks on any one banking day exceed the threshold amount is \$5,525 (up from \$5,000);
- The threshold for determining whether an account has been repeatedly overdrawn is now \$5,525 (up from the current \$5,000).

The adjustment to Reg CC also adjusted civil liability amounts for failing to comply with the EFA Act's requirements.