



July 2025 Reg CC Funds Availability Dollar Threshold Adjustments

IMPORTANT UPDATE EFFECTIVE JULY 1, 2025

Every five years, the Federal Reserve Board and Consumer Financial Protection Bureau (CFPB) agencies amend Regulation CC to adjust for inflation dollar amounts relating to availability of funds. In May of 2024, FRB and CFPB issued a final rule amending Regulation CC with new adjustments. The effective date for the threshold adjustments is July 1, 2025.

What is Reg CC and why does it matter?

Reg CC aims at speeding up the check-clearing process and ensuring 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 method of deposit (in person, ATM, night deposit).

The following inflation-adjusted dollar thresholds have increased effective July 1, 2025.

- **Minimum Availability Amount:**
Increasing from **\$225** to **\$275**

- **Special Rule Thresholds for New Accounts and Large Deposits:**
 - New Account Threshold: from **\$5,525** to **\$6,725**
 - Large Deposit Threshold: from **\$5,525** to **\$6,725**
 - Repeated Overdraft Threshold: from **\$5,525** to **\$6,725**

The Funds Availability Policy Disclosure enclosed has been updated to reflect these changes.

Please contact us at 203-237-6424 with any questions.

Sincerely,

Lily McAuliffe

EVP, MembersFirst CT Federal Credit Union