

 **Expedited Funds Availability Act Amendments-Regulation CC**

 **Effective July 1, 2025**

Funds deposited into your account will generally be available for withdrawal the next business day.

 In some cases, we may delay your ability to withdraw deposited funds until the second business day after the day of deposit. In addition, funds deposited into your account may be delayed for a longer period for certain specific reasons. They will generally be available no later than the seventh business day after the day of your deposit. **If we are not** going to make all the funds available from your deposit, we will notify you at the time you make the deposit and inform you when the funds will be available.

The Consumer Financial Protection Bureaus and the Federal Reserve Board jointly announced a cost-of-living adjustment for the Regulation CC Funds availability rules. The Agencies are required by the Expedited Funds Availability Act to make these dollar adjustments every five (5) years. The adjustments are effective July 1, 2025.

 **Deposit Availability Threshold Schedule**

* The minimum amount will be adjusted from $225 to $275 (2-day hold)
* The new account exception amount will be adjusted from $5525 to $6725 (7-day hold)
* Large deposit exception amount will be adjusted from $5525 to $6725 (7-day hold)
* Repeatedly overdrawn exception amount will be adjusted from $5525 to $6725 (7-day hold)

For additional information please ask one of our Customer Service Representatives or contact our Customer Care Center at 1 866 902-2265.