

NCE Credit Union

Wishes you a

Happy

4th of July



Availability of Funds and Collection of Checks (Regulation CC) Threshold Adjustments

The [Federal Reserve Board](#) and the [Consumer Financial Protection Bureau](#) (CFPB) have announced adjustments to [Regulation CC](#) funds availability rules, effective July 1, 2025, to account for inflation. These changes impact several dollar thresholds related to check deposits, cash withdrawals, and other transactions. The changes include:

- **Minimum amount available on the next business day:** Increased from \$225 to \$275.
- **Cash withdrawal amount:** Increased from \$450 to \$550.
- **New account next-day availability limit:** Increased from \$5,525 to \$6,725.
- **Large deposit threshold:** Increased from \$5,525 to \$6,725.
- **Civil liability amounts:** Adjusted for individual actions and class actions.

These changes mean that consumers will generally have more funds available sooner from check deposits, and the thresholds for certain exceptions to the general availability rules have also been raised. The specific details of the changes can be found in the final rule published by the Federal Reserve Board and the CFPB.



“Not for Profit, not for Charity, but for Service!”