



Important changes to Funds Availability Policy

Effective July 1, 2025, Federal Regulatory Agencies are amending Regulation CC, which implements the Expedited Funds Availability Act, to implement a statutory requirement to adjust the dollar amounts for inflation every five years.

The changes are as follows:

- The \$225 next day availability will be changed to \$275 and
- The amount affecting (1) new account exception holds of next-day items, (2) the overdraft amount criterion for applying the "repeat overdrafter" exception hold, and (3) the threshold for applying the large check deposit exception hold increases from \$5,525 to \$6,725.

Funds Availability Policy

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposits.

In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the **second** business day after the day of deposit.

You may contact your branch for details if you have any questions regarding this matter.