

REGULATION CC

DOLLAR THRESHOLD CHANGES Effective July 1, 2025

- **Next-day availability thresholds**

The threshold for next-business day availability of funds from certain check deposits was raised from \$225 to \$275.

- **New account holds**

The threshold for next-day availability of funds from certain check deposits into new accounts was raised from \$5,525 to \$6,725.

- **Large deposit exception holds**

The current threshold for classifying a deposit as “large” (presently \$5,525) is adjusted to \$6,725.

Repeatedly Overdrawn Threshold

The current threshold for an account repeatedly overdrawn (presently \$5,525) is adjusted to \$6,725

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