



## Funds Availability Policy

Changes have been made to Federal Regulation CC, changing the amount of funds that must be made available to you, effective July 1, 2025. Depending on the type of check deposited or certain circumstances, funds may not be available to you until the third business day after the day the deposit is received. Beginning July 1, 2025, the first \$275 of your deposit, will be available on the first business day after the day we receive your deposit. This is a change from \$225, which must currently be made available to you on the first business day after the day we receive your deposit.

In addition, the following changes apply to certain circumstances in which funds may be delayed for a longer period:

- You deposit checks totaling more than \$6,725 in any one business day. This is a change from the current amount of \$5,525. The first \$275 of your deposit will be available on the first business day after the deposit is received.
- You are a new customer and the account is still within the first 30 days from account opening. For a new account, funds from cash or electronic direct deposits to your account will continue to be available on the day we receive the deposit. Funds from deposits of wire transfer and the first \$6,725 of the day's total deposits of cashier's, certified, tellers, and federal, state and local government checks will continue to be available on the first business day after the day of your deposit if the deposit meets certain conditions. This is a change from the current amount of \$5,525.

We will continue to notify you if we delay your ability to withdraw funds for any reason included in our Funds Availability Policy and will advise you when the funds will be available.