



## July 2025 Reg CC Funds Availability Dollar Threshold Adjustments

On July 1, 2025, Howard County Education Federal Credit Union's Regulation CC Funds Availability Policy will be updated to reflect periodic inflation threshold adjustments. We are required to provide this notice by applicable law, and no action is required by you.

Reg CC aims to speed up the check-clearing process and ensure members have timely access to their deposited funds. It sets specific timeframes for when funds must be made available, depending on the type of deposit (cash, checks, electronic transfers) and the location of the paying bank.

The chart below lists the inflation-adjusted dollar threshold for Reg CC fund availability requirements. These changes are effective July 1, 2025.

### FUNDS AVAILABILITY POLICY - CHANGE IN TERMS

**Effective July 1, 2025**, Your Ability to Withdraw Funds policy will change to increase the amount available from checks that are placed on hold.

Minimum Amount from Deposit	<b>\$275</b>
Cash Withdrawal Amount	<b>\$275/\$550</b>
New Account Amount	<b>\$6,725</b>
Large-Deposit Threshold	<b>\$6,725</b>
Repeatedly Overdrawn Threshold	<b>\$6,725</b>



If you have any questions, give us a call at 410-461-2257

### Here's what you need to know:

- **Checks you deposit:** The first \$275 will be available the next business day. The rest will be available on the second business day.  
*Example: If you deposit a \$700 check on Monday, \$275 will be available on Tuesday, and the remaining \$425 on Wednesday.*
- **Cash withdrawals from deposits:** You can withdraw up to \$275 in cash on the same business day as your deposit.
- **Larger check deposits:** If you deposit checks totaling more than \$6,725 in one day, the amount over \$6,725 may take up to nine business days to be fully available.
- **Electronic deposits (direct deposit, wires, etc.):** Funds will be available on the next business day.
- **Government & cashier's checks:** The first \$6,725 will be available the next business day if certain conditions are met (e.g., the check is payable to you). Any amount over this limit will be available on the ninth business day.