



The Federal Reserve Board and CFPB have issued a final rule amending Regulation CC to adjust for inflation dollar amounts relating to availability of funds. Back in 2019, a rule was finalized that formally set a methodology for inflation adjustments to occur every five years.

The new thresholds will be effective for five years starting July 1, 2025. The adjustment resulted from the 21.8 percent increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers between July 2018 and July 2023.

The new thresholds are as follows:

- Minimum Amount: \$275
- Cash Withdrawal Amount: \$550
- New-Account Amount: \$6,725
- Large-Deposit Threshold: \$6,725
- Repeatedly Overdrawn Threshold: \$6,725
- Civil Liability Minimum and Maximum for Individual Action: \$125, \$1,350
- Civil Liability Maximum for Class Action: \$672,950

CCI suggests using a change management log to stay on top of your things-to-do list related to these threshold changes. Items we suggest including:

- New Account Disclosure
- Policy and Procedures
- Hold Notice
- Check with core provider as to when changes take effect
- Training
- Check for anywhere else you disclose this information, aka website and/or CRA Public File

You can read the final rule [here](#).