



Reg CC funds Availability adjustments are right around the corner! In 2019, a final rule was issued that set adjustments in the dollar amounts relating to funds availability. 2020 saw the first increase, with new adjustments expected every five years. July 1st, 2025, marks the effective date for the new increased funds availability thresholds.

Notices highlighting the fund's availability changes are required to be mailed to all consumer account holders and should be received by customers no later than July 31st, 2025. Adjustments are listed below.

- Minimum amount: \$275.00 (previously \$225.00)
- Cash withdrawal amount: \$550.00 (previously \$450.00)
- New-Account amount: \$6,725.00 (previously \$5,525.00)
- Large-Deposit Threshold: \$6,725.00 (previously \$5,525.00)
- Repeatedly Overdrawn Threshold: \$6,725.00 (previously \$5,525.00)
- Civil liability minimum and maximum for individual action: \$125.00 & \$1,350.00 (previously \$100 & \$1,100.00)
- Civil liability maximum for class action: \$672,950.00 or 1% of the bank's worth (whichever is less)

We recommend ensuring your systems and forms are appropriately updated with the new thresholds and Reg CC training is provided to your staff.

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

As always, CCI is here to answer any questions you may have!

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