



July 2025 Reg CC Funds Availability Dollar Threshold Adjustments



Earlier this year, FRB and CFPB published a final rule in the *Federal Register* to adjust certain dollar thresholds of Regulation CC. The agencies are required to adjust thresholds every five years by the annual percentage increase in the CPI-W. The chart below lists the inflation-adjusted dollar thresholds for Reg CC funds availability requirements. The changes are effective **July 1, 2025**.

As a reminder, a change in policy notification to consumer accounts will be required as a result of the changes made by the final rule. Regulation CC section 229.18(e) requires notice to consumer accounts at least 30 days before implementing a change to the bank’s funds availability policy, except that a change that expedites the availability of funds may be disclosed not later than 30 days after implementation. Because the threshold adjustments made by the final rule mean that more funds are available to the customer sooner, the change will expedite funds availability. Thus, consumer accounts must be notified of the changes no later than July 31, 2025. However, nothing prohibits a bank from sending a notice sooner if it chooses to do so.

A notice may be given in any form as long as it is clear and conspicuous. If the bank gives notice of a change by sending the customer a complete new availability schedule, the bank must direct the customer to the changed term in the disclosure by use of a letter or insert, or by highlighting the changed term in the disclosure.

Also, banks need review deposit taking systems to ensure the adjusted thresholds are incorporated correctly, as applicable.

Inflation Adjusted Dollar Thresholds - Reg CC			
Reg CC Citation	Threshold Description	Current Level	New Level
Section 229.10(c)(1)(vii)	Minimum Amount from Deposit	\$225	\$275
Section 229.12(d)	Cash Withdrawal Amount	\$450	\$550
Section 229.13(a)(1)(ii)	New Account Amount	\$5,525	\$6,725
Section 229.13(b)	Large-Deposit Threshold	\$5,525	\$6,725
Section 229.13(d)(2)	Repeatedly Overdrawn Threshold	\$5,525	\$6,725