

IMPORTANT REGULATION CC (AVAILABILITY OF FUNDS AND COLLECTION OF CHECKS) CHANGES EFFECTIVE JULY 1, 2025

In accordance with **12 CFR 229, Availability of Funds and Collection of Checks (Regulation CC)**, we are updating our Funds Availability Policy effective **July 1, 2025**. These changes impact when deposited funds will be available for withdrawal – increasing the amount made available to you for certain items presented for deposit.

Key Changes to Funds Availability

- If we place a hold on your deposit, the first **\$275.00** of your deposit will be available on the first business day after the date of your deposit;
- Longer delays may apply if you deposit checks totaling **\$6,725.00** on any one (1) day; and
- For New Accounts, the first **\$6,725.00** of a day's total deposits of cashier's, certified, teller's traveler's and federal, state and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. The excess over **\$6,725.00** will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first **\$6,725.00** will not be available until the second business day after the day of your deposit.

These updates align with adjustments mandated by Regulation CC. **Our general policy remains the same**—most deposits will continue to be available on the day of deposit. However, certain check deposits may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid
- You deposit checks totaling more than \$6,725 on any one day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last six months
- There is an emergency, such as failure of computer or communications equipment.

For more details, please review our updated [Funds Availability Policy](#).

By continuing to use your Solutions First Credit Union accounts and deposit services on or after July 1, 2025, you agree to the amended terms.