



Regulation CC Updates: Inflation Adjustments to Dollar Thresholds

Dear Member,

The Federal Reserve Board and Consumer Financial Protection Bureau have announced upcoming changes to the **Expedited Funds Availability Act**, better known as **Regulation CC**. These changes will take effect on July 1, 2025. Regulation CC sets forth the requirements that credit unions make funds deposited into transaction accounts available according to specified time schedules and that these align with the funds availability policies for members.

Compliance Changes

These changes to the **Expedited Funds Availability Act** will require certain dollar amounts in the regulation to be adjusted for inflation purposes. These amounts relate to how quickly financial institutions must make deposited funds available to members.

The following updates are being made to our required Hershey FCU member disclosures:

1. **Funds Availability Policy Disclosure**

The dollar amounts in this disclosure are being revised to align with the updated regulations.

- **Minimum Available Amount** Increasing from **\$225** to **\$275**
 - **Cash Withdrawal Amount** Increasing from **\$450** to **\$550**
 - **Exception Hold Amount** Increasing from **\$5,525** to **\$6,725**

2. **Deposit Hold Notice**

- The amount specified under the 'large deposit' exception hold is increasing from \$5,525 to \$6,725



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