

IMPORTANT NOTICE:

Regulation CC Update - Effective July 1, 2025

We want to let you know about changes to Regulation CC, which governs how quickly your deposit funds become available. These updates are part of a routine inflation adjustment required by federal law. Starting July 1, 2025:

- The amount available from check deposits by the next business day will increase from \$225 to \$275.
- The threshold for delayed availability on large deposits, new accounts, or repeated overdrafts will increase from \$5,525 to \$6,725.

These changes help keep banking policies fair and up to date. Please visit our website at www.m1st.org/funds-availability-changes to learn more about these Regulation CC changes.