

Regulation CC – Funds Availability Chart

When the deposited item is.....	And the deposit is....	Then the hold is....
<ul style="list-style-type: none"> Cash 	<ul style="list-style-type: none"> Deposit made in person to an employee 	<ul style="list-style-type: none"> Next business day
	<ul style="list-style-type: none"> Otherwise 	<ul style="list-style-type: none"> 2nd Business Day
<ul style="list-style-type: none"> On-Us Items 		<ul style="list-style-type: none"> Next Business Day
<ul style="list-style-type: none"> Local Checks 	<ul style="list-style-type: none"> Amounts up to \$6,725 	<ul style="list-style-type: none"> First \$275 available Next Business Day Remainder available 2nd Business Day
	<ul style="list-style-type: none"> Amounts over \$6,725 	<ul style="list-style-type: none"> See Large Deposit Exception Hold
<ul style="list-style-type: none"> Electronic Payments 	<ul style="list-style-type: none"> Pre-authorized payments (Direct Deposit) 	<ul style="list-style-type: none"> Same day funds collected
	<ul style="list-style-type: none"> Others 	<ul style="list-style-type: none"> Next Business Day
<ul style="list-style-type: none"> Federal Reserve Bank Check Federal Home Loan Bank Check Cashier's, Certified, or Teller's Checks 	<ul style="list-style-type: none"> Deposited in person; and Deposited into the named payee's account 	<ul style="list-style-type: none"> Next Business Day
	<ul style="list-style-type: none"> Not deposited in person; and Deposited into the named payee's account 	<ul style="list-style-type: none"> 2nd Business Day
	<ul style="list-style-type: none"> Deposited into account other than the named payee's whether or not in person 	<ul style="list-style-type: none"> 2nd Business Day
<ul style="list-style-type: none"> U.S. Treasury Check 	<ul style="list-style-type: none"> Deposited into named payee's account 	<ul style="list-style-type: none"> Next Business Day
	<ul style="list-style-type: none"> Deposited into account other than the named payee 	<ul style="list-style-type: none"> 2nd Business Day
<ul style="list-style-type: none"> U.S. Postal Money Orders 	<ul style="list-style-type: none"> Deposited in person; and 	<ul style="list-style-type: none"> Next Business Day

	<ul style="list-style-type: none"> Deposited into the named payee's account 	
	<ul style="list-style-type: none"> Not deposited in person; and Deposited into the named payee's account 	<ul style="list-style-type: none"> 2nd Business Day
<ul style="list-style-type: none"> State or Local Government Checks 	<ul style="list-style-type: none"> Deposited in person; and Deposited into the named payee's and account 	<ul style="list-style-type: none"> Next Business Day
	<ul style="list-style-type: none"> Not deposited in person; and Deposited into the named payee's account 	<ul style="list-style-type: none"> 2nd Business Day
	<ul style="list-style-type: none"> Deposited into account other than the named payee's whether or not in person 	<ul style="list-style-type: none"> 2nd Business Day
<ul style="list-style-type: none"> ATM Deposits 	<ul style="list-style-type: none"> Deposits at a proprietary (owned by the credit union) ATM *US Treasury Checks deposited into proprietary ATM, refer to US Treasury check holds above. *Amounts over \$6,725 follow large Deposit schedule 	<ul style="list-style-type: none"> First \$275 available Next Business Day Remainder available 2nd Business Day
	<ul style="list-style-type: none"> Deposits at a non-proprietary (not owned by the credit union) ATM 	<ul style="list-style-type: none"> 5th Business Day
<ul style="list-style-type: none"> Large Deposit – Aggregate amounts over \$6,725 (Includes items with next day availability under 229.10(c)(1)(i)-(v) – U.S. Treasury Checks, U.S. Postal Money Orders, Federal Reserve Bank Checks, Federal Home Loan Bank Checks, Cashier's, Certified, Teller's Checks, State or Local Government Checks) 	<ul style="list-style-type: none"> Aggregate amounts over \$6,725 	<ul style="list-style-type: none"> First \$275 available Next Business Day (Note if aggregate deposit is items with next day availability under 229.10(c)(1)(i)-(v), then \$6,725 available the Next Business Day, remainder available 9th business day) \$6,450 available 2nd Business Day Remainder available 7th business day

	<ul style="list-style-type: none"> On-Us Item(s) – Aggregate amounts over \$6,725 	<ul style="list-style-type: none"> First \$275 available Next Business Day Remainder available 2nd Business Day
<ul style="list-style-type: none"> Redeposited Checks-returned unpaid once already Repeated Overdrafts-overdrawn 6 or more banking days in 6 months or overdrawn greater than \$6,725 on 2 or more banking days in 6 months Reasonable Cause to Doubt Collectibility Emergency Conditions (computer failure, severe weather) 	<ul style="list-style-type: none"> Local Checks 	<ul style="list-style-type: none"> 7th Business Day
	<ul style="list-style-type: none"> On-Us Item(s) 	<ul style="list-style-type: none"> 2nd Business Day
New Accounts – During the First 30 Calendar Days		
<ul style="list-style-type: none"> Cash 	<ul style="list-style-type: none"> Deposit made in person to an employee 	<ul style="list-style-type: none"> Next business day
	<ul style="list-style-type: none"> Otherwise 	<ul style="list-style-type: none"> 2nd Business Day
<ul style="list-style-type: none"> Local Checks 	<ul style="list-style-type: none"> Credit Union Policy - No Maximum (consider 7 business days minimum) 	
<ul style="list-style-type: none"> Electronic Payments 	<ul style="list-style-type: none"> Pre-authorized payments (Direct Deposit) 	<ul style="list-style-type: none"> Same day funds collected
	<ul style="list-style-type: none"> Others 	<ul style="list-style-type: none"> Next Business Day
<ul style="list-style-type: none"> U.S. Postal Money Orders, cashier's, teller's, certified checks, checks drawn on FRB or FHLB, state and local government 	<ul style="list-style-type: none"> Deposited into named payee's account Amounts up to \$6,725 	<ul style="list-style-type: none"> Next Business Day
	<ul style="list-style-type: none"> Amounts over \$6,725 	<ul style="list-style-type: none"> 9th Business Day

checks, and traveler's checks		
<ul style="list-style-type: none"> • U.S. Treasury Checks 	<ul style="list-style-type: none"> • Whether or not in person, deposited into named payee's account • Amounts up to \$6,725 	<ul style="list-style-type: none"> • Next Business Day
	<ul style="list-style-type: none"> • Amounts over \$6,725 	<ul style="list-style-type: none"> • 9th Business Day

Notes:

- All holds listed are business days following the banking day of deposit. Some credit unions establish a cutoff hour for receipt of deposits. Deposits after that cut-off time will be considered received on the next banking day.
- Most credit unions do not include on-us items in the daily cash letter. Instead credit unions clear on-us checks immediately by debiting the accountholder on which the on-us items are drawn.
- Accepting third-party checks (i.e., the original named payee endorses the check over to your member) increases the credit union's exposure to fraud unless the credit union verifies the identity/endorsement of the original payee(s).

This summary is intended to be used as a guide, not as legal advice. This is a general outline of Regulation CC check holds and is not all-inclusive.

As of July 1, 2025