

REGULATION CC FUNDS AVAILABILITY POLICY UPDATE

On July 1, 2025, Cornerstone Community Financial Credit Union's Regulation CC Funds Availability Policy will be updated to reflect periodic inflation threshold adjustments. We are required to provide this notice by applicable law, and no action is required by you.

Regulation CC and the Funds Availability Act allows the credit union to delay funds availability for some deposits on a case-by-case basis and for other deposits on an automatic basis. We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available.

Next Day and Delayed Availability	Dollar Amount Available Prior to 7/1/2025	Dollar Amount Available on and After 7/1/2025
Minimum Amount	\$225.00	\$275.00
Cash Withdrawal Amount	\$450.00	\$550.00
New-Account Amount	\$5,525.00	\$6,725.00
Large-Deposit Threshold	\$5,525.00	\$6,725.00
Repeatedly Overdrawn Threshold	\$5,525.00	\$6,725.00

Please contact us at 800-777-6728 for a current copy of the credit union's Funds Availability Policy or have any questions regarding this notice.

