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## 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 affect when deposited funds will be available for withdrawal—specifically increasing the amount made available to you for certain deposited items.

### Key Changes to Funds Availability

- The first **\$275** (previously \$225) of a check deposit will generally be available **no later than the first business day** after the day of deposit.
- The threshold for **large check deposits** subject to extended holds has increased to **\$6,725** (previously \$5,525).
- For **new accounts**, the amount of deposits available within the first business day has increased to **\$6,725** (previously \$5,525).

These updates reflect 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 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 a failure of computer or communications equipment

For more details, please review our updated Truth in Savings Brochure.

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

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**Together we're growing.**

1250 ROOSEVELT RD • PO BOX 48 • NIAGARA, WI 54151

TEL: 715-251-4546 FAX: 715-251-4535 [www.forwardfinancialcu.com](http://www.forwardfinancialcu.com)

OFFICES IN MARINETTE AND PEMBINE, WI; IRON MOUNTAIN, MI