Check holds and funds availability

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Reader group: Tellers
In a live knowledge base, only signed-in tellers and branch staff would see this page. It's public in this demo so you can explore.

Regulation CC sets the longest we can hold most deposits. Featherstone's policy makes funds available on these timelines:

Deposit	Available
Cash deposited in person with a teller	Next business day
Electronic payments, such as direct deposit	Next business day
The first $275 of check deposits on one business day	Next business day
The rest of most checks	Second business day
Checks deposited at another credit union's ATM	Fifth business day

When you may place a longer hold

These "exception holds" are allowed in specific situations:

- **Large deposits:** check deposits totaling more than $6,725 in one business day. The first $6,725 follows the normal schedule.
- **New accounts:** accounts open 30 days or less. Check amounts above $6,725 in a day can be held until the ninth business day.
- **Repeated overdrafts**, a redeposited check, or reasonable cause to doubt the check will be paid.

Give the member written notice

When you place an exception hold, print the hold notice from the teller system and hand it to the member at the time of the deposit. It shows the account (last four digits), the deposit date, the amount held, the reason, and when the funds will be available.

Reg CC dollar amounts adjust for inflation every five years. The figures above took effect July 1, 2025.