

July 1, 2025

### **Important Change in Terms to Ventura County Credit Union's Funds Availability Policy (Regulation CC)**

As outlined in our account disclosures, the Federal Reserve Board's Regulation CC provides guidance on when and how much of the funds from checks you deposit into your account are available to you.

Effective **July 1, 2025** the following changes become effective:

- The amount immediately available to you from deposits made at a branch, in the Night Drop box, at an Automated Teller Machine (ATM) or through Remote Deposit Capture (mobile deposits) is increasing to a minimum of **\$275** of your daily aggregated deposit(s)
- Deposits of more than **\$6,725.00** on any single day will be subject to the longer hold time exceptions

Ventura County Credit Union values your membership. If you have any questions, please send us a secure message in Online or Mobile Banking or contact us at 805.477.4000 during regular business hours.

Please retain this notice with your account documents.