



Regulation CC Funds Availability - Policy Update

On July 1, 2025, Bank of Newington'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. There is no action is required by you. Regulation CC and the Funds Availability Act allow the bank 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. Please contact us at 912-857-4466 for a current copy of the bank's Funds Availability Policy or have any questions regarding this notice.

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