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Proposal: 1409 (RIN 7100-AD68) - Reg CC - Availability of Funds and Collection of Checks
Subject: Regulation CC

Comments:

Date: Jul 05, 2011

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Document ID: R-1409
Document Version: 1
Release Date: 03/03/2011
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Category of Affiliation: Commercial

Comments:

Regulation CC currently does not specifically address when funds from deposits made through remote deposit capture devices must be made available to the account holder. The proposed changes to the regulation do not address this other than to say remote deposit capture devices are not ATMs. It would be helpful if the final regulation or the Commentary specifically addressed remote deposit capture devices and when funds from deposits made through such devices must be made available.