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Comments:

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Proposal: Regulation CC - Availability of Funds and Collection of Checks
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A.) The increase of next day availability from \$100 to \$200 does not mean much in these times. 1.) Most banks are making checks available the next business day, if not at least the second business day. 2.) Just for a \$100 change, it will cause banks to make changes to disclosures, notices etc. which is not cost effective for some thing this minor especially for community banks. B.) Exception Holds: 1.) Banks need to feel protected with these checks and the fraud involved in these types of checks. 2.) All community banks, credit unions are not electronically clearing checks.