



Important Notice Penny Availability

The U.S. Mint has stopped producing new pennies, and financial institutions have already begun to see fewer of them. Pennies remain legal tender, but circulation will gradually decline.

What This Means for You

- Pennies are still accepted for deposits and payments while supplies last.
- You may notice fewer pennies issued as change in cash transactions.
- Digital, check, and card transactions will continue to process to the cent.

For Our Business Clients

- Review cash-handling and pricing practices in anticipation of limited penny availability.
- Consider rounding cash transactions to the nearest nickel.

What You Can Do

- Learn more and review FAQs at the [Federal Reserve](#) website.

Thank you for your understanding as we navigate this transition together.

