



# ACH Processing Schedule

We recommend that you submit ACH files by **4 p.m. EST, two business days** before the effective date. Remember, the effective date must be a business day, and cannot be a federal holiday.

2023 Holiday Schedule	
Monday, January 2	New Year's Day Observed
Monday, January 16	Martin Luther King Day
Monday, February 20	President's Day
Monday, May 29	Memorial Day
Monday, June 19	Juneteenth Day
Tuesday, July 4	Independence Day
Monday, September 4	Labor Day
Monday, October 9	Columbus Day
Saturday, November 11	Veterans Day
Thursday, November 23	Thanksgiving Day
Monday, December 25	Christmas Day

2024 Holiday Schedule	
Monday, January 1	New Year's Day
Monday, January 15	Martin Luther King Day
Monday, February 19	President's Day
Monday, May 27	Memorial Day
Wednesday, June 19	Juneteenth Day
Thursday, July 4	Independence Day
Monday, September 2	Labor Day
Monday, October 14	Columbus Day
Monday, November 11	Veterans Day
Thursday, November 28	Thanksgiving Day
Tuesday, December 24*	Close at Noon
Wednesday, December 25	Christmas Day
Tuesday, December 31*	Close at 3:00pm

\*Please note on December 24, 2024, the ACH Cutoff time is 11:00am EST. On December 31, 2024, the ACH Cutoff time is 1:00pm EST. All ACH batches submitted after the cutoff time will be processed the next business day.