



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.

2022 Holiday Schedule	
Saturday, January 1	New Year's Day
Monday, January 17	Martin Luther King Day
Monday, February 21	President's Day
Monday, May 30	Memorial Day
Monday, June 20	Juneteenth Day Observed
Monday, July 4	Independence Day
Monday, September 5	Labor Day
Monday, October 10	Columbus Day
Friday, November 11	Veterans Day
Thursday, November 24	Thanksgiving Day
Monday, December 26	Christmas Day Observed

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