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.

2021 Holiday Schedule	
Friday, January 1	New Year's Day
Monday, January 18	Martin Luther King Day
Monday, February 15	President's Day
Monday, May 31	Memorial Day
Monday, July 5	Independence Day Observed
Monday, September 6	Labor Day
Monday, October 11	Columbus Day
Thursday, November 11	Veterans Day
Thursday, November 25	Thanksgiving
Friday, December 24*	Close at Noon
Saturday, December 25	Christmas Day
Friday, December 31*	Close at 3PM

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, July 4	Independence Day
Monday, September 5	Labor Day
Monday, October 10	Columbus Day
Friday, November 11	Veterans Day
Thursday, November 24	Thanksgiving
Saturday, December 24	Close at Noon
Monday, December 26	Christmas Day Observed

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