



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.

2026 Holiday Schedule	
Thursday, January 1	New Year's Day
Monday, January 19	Martin Luther King Day
Monday, February 16	President's Day
Monday, May 25	Memorial Day
Friday, June 19	Juneteenth Day
Saturday, July 4	Independence Day
Monday, September 7	Labor Day
Monday, October 12	Columbus Day
Wednesday, November 11	Veterans Day
Thursday, November 26	Thanksgiving Day
Thursday, December 24*	Close at Noon
Friday, December 25	Christmas Day
Thursday, December 31*	Close at 3:00pm

2027 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
Saturday, June 19	Juneteenth 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 Day
Friday, December 24*	Close at Noon
Saturday, December 25	Christmas Day
Friday, December 31*	Close at 3:00pm

*Please note on December 24, 2025, the ACH Cutoff time is 11:00am EST. On December 31, 2025, the ACH Cutoff time is 1:00pm EST. All ACH batches submitted after the cutoff time will be processed the next business day.