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.

2024 Holiday Schedule	
Monday, January 1	New Year's Day Observed
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*	Christmas Eve
Wednesday, December 25	Christmas Day
Tuesday, December 31	New Year's Eve

2025 Holiday Schedule	
Wednesday, January 1	New Year's Day
Monday, January 20	Martin Luther King Day
Monday, February 17	President's Day
Monday, May 26	Memorial Day
Thursday, June 19	Juneteenth Day
Friday, July 4	Independence Day
Monday, September 1	Labor Day
Monday, October 13	Columbus Day
Tuesday, November 11	Veterans Day
Thursday, November 27	Thanksgiving Day
Wednesday, December 24*	Close at Noon
Thursday, December 25	Christmas Day
Wednesday, 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.