



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.

2019 Holiday Schedule	
Tuesday, January 1	New Year's Day
Monday, January 21	Martin Luther King Day
Monday, February 18	President's Day
Monday, May 27	Memorial 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
Tuesday, December 24*	Close at Noon
Wednesday, December 25	Christmas Day
Tuesday, December 31*	Close at 3PM

2020 Holiday Schedule	
Wednesday, January 1	New Year's Day
Monday, January 20	Martin Luther King Day
Monday, February 17	President's Day
Monday, May 25	Memorial 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
Thursday, December 24*	Close at Noon
Friday, December 25	Christmas Day
Thursday, December 31*	Close at 3PM

*Please note on December 24th the ACH Cutoff time is 11:00am EST. On December 31st the ACH Cutoff time is 2:00pm EST. All ACH batches submitted after the cutoff time will be processed the next business day.