



# 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.

2018 Holiday Schedule	
Monday, January 1	New Year's Day
Monday, January 15	Martin Luther King Day
Monday, February 19	President's Day
Monday, May 28	Memorial Day
Wednesday, July 4	Independence Day
Monday, September 3	Labor Day
Monday, October 8	Columbus Day
Monday, November 12	Veterans Day
Thursday, November 22	Thanksgiving
Monday, December 24*	Close at Noon
Tuesday, December 25	Christmas Day
Monday, December 31**	Close at 3PM

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

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