



# 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.

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

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

\*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.