

# 2019 ACH Holiday Schedule

## Standard Federal Reserve Bank Holidays

ACH NON PROCESSING DAYS	FEDERAL HOLIDAY
Tuesday, January 1	New Year's Day
Monday, January 21	Martin Luther King Jr. Day
Monday, February 18	Presidents' 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 Day
Wednesday, December 25	Christmas Day

### Tips for Timely Delivery of ACH Files:

- When a holiday falls on a Sunday, Valley offices may be closed the following Monday and items will be posted on the next business day.
- Recommended lead time for ACH file delivery is two banking days for credit files and one banking day for debit files.
- When scheduling your file's effective date, holidays are not considered a business day.
- Never select a weekend or holiday, as the effective date of your ACH file.
- When a holiday approaches, please send your credit files ONE DAY EARLIER to ensure availability.
- If your file has a non-processing day in the effective date field, payments will be processed on the next available business day.



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