

2020 ACH HOLIDAY SCHEDULE

STANDARD FEDERAL RESERVE BANK HOLIDAYS

ACH NON PROCESSING DAYS	FEDERAL HOLIDAY
Wednesday, January 1	New Year's Day
Monday, January 20	Martin Luther King Jr. Day
Monday, February 17	Presidents' 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 Day
Friday, December 25	Christmas Day

Tips for Timely Delivery of ACH Files:

- When a holiday falls on a Saturday, Federal Reserve Banks and Branches, along with Valley offices will be open the preceding Friday.
- 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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