

# 2022 ACH HOLIDAY SCHEDULE

## STANDARD FEDERAL RESERVE BANK HOLIDAYS

ACH NON PROCESSING DAYS	FEDERAL HOLIDAY
Saturday, January 1	New Year's Day
Monday, January 17	Martin Luther King Jr. Day
Monday, February 21	Presidents' Day
Monday, May 30	Memorial Day
Sunday, June 19*	Juneteenth
Monday, July 4	Independence Day
Monday, September 5	Labor Day
Monday, October 10	Columbus Day
Friday, November 11	Veterans' Day
Thursday, November 24	Thanksgiving Day
Sunday, 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.
- When a holiday falls on a Sunday, Federal Reserve Banks and Branches, along with Valley offices will close on the following Monday. Valley will be closed Monday 6/20/22 for Juneteenth and Monday 12/26/22 for Christmas.
- 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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