

## ACH File Submission Deadlines & 2021 Federal Reserve Bank Holiday Schedule

### ACH File Submission Deadlines

Delivery Method	Deadline	Day of Delivery
Same Day ACH – Transmission	9:00am	Current Business Day – Provided it is a Processing Day
Transmission	2:00pm	One or two business days prior to Effective Date, provided the Effective Date is a Processing Day
Hand-delivered File	11:00am	One business day prior to Effective Date, provided the Effective Day is a Processing Day

### Non-Processing Days for 2021

The Federal Reserve Bank considers these holidays non-processing days, in addition to Saturdays and Sundays. We typically process files on the days the Federal Reserve Bank is open. To determine if the Federal Reserve Bank is open, please visit <https://www.federalreserve.gov/aboutthefed/k8.htm> for specific information.

Holiday	2021 Date
New Year's Day	Friday, January 1
Martin Luther King Jr. Day	Monday, January 18
Presidents' Day	Monday, February 15
Memorial Day	Monday, May 31
Independence Day	Sunday, July 4*
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Veterans' Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Christmas Day	Saturday, December 25*

\* Federal Reserve Banks and Branches will be:

- open the preceding Friday, for holidays that occur on a Saturday.
- closed on the following Monday, for holidays that occur on a Sunday.