

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 2020

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	2020 Date
New Year's Day	Wednesday, January 1
Martin Luther King Jr. Day	Monday, January 20
Presidents' Day	Monday, February 17
Memorial Day	Monday, May 25
Independence Day	Saturday, July 4*
Labor Day	Monday, September 7
Columbus Day	Monday, October 12
Veterans' Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Day	Friday, December 25

* Federal Reserve Banks and Branches will be open the preceding Friday, for holidays falling on a Saturday.