**2020 ACH Holiday Calendar**

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| **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 |
| 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 |

It is recommended that credit origination files be submitted two banking days prior to the effective date, and debit origination files be submitted one banking day prior to the effective date. Holidays and Weekends are not considered a business day when scheduling your files effective date, and you should never select an effective date for your ACH file that falls on a holiday or weekend. If your file has a non-processing day in the effective date field, the transactions will be processed on the next available business day.

