

2021 ACH Holiday Calendar

ACH Non Processing Days	Federal Holiday
Friday, January 1	New Year's Day
Monday, January 18	Martin Luther King Jr. Day
Monday, February 15	Presidents' Day
Monday, May 31	Memorial Day
Monday, July 5	Independence Day (observed)
Monday, September 6	Labor Day
Monday, October 11	Columbus Day
Thursday, November 11	Veterans Day
Thursday, November 25	Thanksgiving Day
Saturday, 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 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.

