

# 2020 ACH Holiday Schedule

## Standard Federal Reserve Bank Holidays

ACH NON PROCESSING DAYS	FEDERAL HOLIDAY
Wednesday, January 1, 2020	New Year's Day
Monday, January 20, 2020	Martin Luther King Jr. Day
Monday, February 17, 2020	President's Day
Monday, May 25, 2020	Memorial Day
Monday, September 7, 2020	Labor Day
Monday, October 12, 2020	Columbus Day
Wednesday, November 11, 2020	Veteran's Day
Thursday, November 26, 2020	Thanksgiving Day
Friday, December 25, 2020	Christmas Day

## Tips for Timely Delivery of ACH 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/upload your ACH files ONE DAY EARLIER to ensure availability.
- ACH files that exceeds account balance will be rejected. Funds must be available before processing the file.



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