

## 2025 ACH Holiday Schedule

The ACH File submission deadline for future-dated transactions is 6:00 p.m. (CT), one Business Day prior to the Effective Date of the ACH file.

The ACH File submission deadline for Same Day ACH transactions is 1:00pm (CT) on the Business Day the file is effective.

Observed Holiday	ACH Non-Processing Days
New Year's Day	Wednesday, January 1
Martin Luther King Jr. Day	Monday, January 20
President's Day	Monday, February 17
Memorial Day	Monday, May 26
Juneteenth National Independence Day	Thursday, June 19
Independence Day	Friday, July 4
Labor Day	Monday, September 1
Columbus Day	Monday, October 13
Veterans Day	Tuesday, November 11
Thanksgiving Day	Thursday, November 27
Christmas Eve (12:00pm Closing)	Wednesday, December 24*
Christmas Day	Thursday, December 25

\* **NOTE:** Files received after 11:30 am on Christmas Eve will not be processed until the next Business Day, Friday, December 26th. The earliest Effective Date for files processed **after 11:30 am** on Christmas Eve is **Monday, December 29<sup>th</sup>**.

\*\* Files received on a non-Business Day, or after 6:00 pm on a Business Day, will not have an Effective Date earlier than the second Business Day after initiation. For example, ACH files submitted after 6:00 pm on Thursday will not post to accounts until the following Monday. The Effective Date posting does not take into consideration errors and returned files.

### Tips for Timely Delivery of ACH Files:

- When a holiday falls on a Saturday, Federal Reserve Banks and Midland States Bank will be open the preceding Friday.
- When a holiday falls on a Sunday, the Federal Reserve Banks and Midland States Bank will be closed the following Monday.
- Recommended lead time for ACH file delivery is two banking days for credit files and one banking day for debit 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 your credit files ONE DAY EARLIER to ensure availability.
- If your file falls on a specific day of the week (IE: Payroll on Friday), and the Effective Date is a non-processing day, you should consider adjusting Effective Dates for those files to an earlier processing day to avoid funds availability delays.
- If your file has a non-processing day in the Effective Date field, the payments will be processed on the next available Business Day.

### Contact Information:

Customer Care Center: 1-855-696-4352