

## Pro Online Suite - 2019 ACH Processing Schedule



This schedule is provided to help ensure timely submissions and postings of files during weekends and holidays. The Pro Online Suite system allows file submission any day of the week, including weekends. However, processing of the ACH file is dependent on open business days of the bank and the Federal Reserve Bank (FRB). Times reflect central time zone (CST).

### Pre-Holiday Schedule

Holiday	Federal Reserve Holiday Observed (Date and Day)	Effective Date of ACH File	ACH File Submission Deadline: 6:00 pm
New Year's Day	January 1, Tuesday	December 31, Monday	December 28, Friday
Martin Luther King Jr. Day	January 21, Monday	January 18, Friday	January 17, Thursday
President's Day	February 18, Monday	February 15, Friday	February 14, Thursday
Memorial Day	May 27, Monday	May 24, Friday	May 23, Thursday
Independence Day	July 4, Thursday	July 3, Wednesday	July 2, Tuesday
Labor Day	September 2, Monday	August 30, Friday	August 29, Thursday
Columbus Day	October 14, Monday	October 11, Friday	October 10, Thursday
Veterans Day	November 11, Monday	November 8, Friday	November 7, Thursday
Thanksgiving	November 28, Thursday	November 27, Wednesday	November 26, Tuesday
Christmas Day	December 25, Wednesday	December 24, Tuesday	December 23, Monday

### Post-Holiday Schedule

Holiday	Federal Reserve Holiday Observed (Date and Day)	Effective Date of ACH File	ACH File Submission Deadline: 6:00 pm
New Year's Day	January 1, Tuesday	January 2, Wednesday	December 31, Monday
Martin Luther King Jr. Day	January 21, Monday	January 22, Tuesday	January 18, Friday
President's Day	February 18, Monday	February 19, Tuesday	February 15, Friday
Memorial Day	May 27, Monday	May 28, Tuesday	May 24, Friday
Independence Day	July 4, Thursday	July 5, Friday	July 3, Wednesday
Labor Day	September 2, Monday	September 3, Tuesday	August 30, Friday
Columbus Day	October 14, Monday	October 15, Tuesday	October 11, Friday
Veterans Day	November 11, Monday	November 12, Tuesday	November 8, Friday
Thanksgiving	November 28, Thursday	November 29, Friday	November 27, Wednesday
Christmas Day	December 25, Wednesday	December 26, Thursday	December 24, Tuesday**

### Weekend Schedule

Files	Before 6:00 pm on Friday*	After 6:00 pm on Friday*
May choose an effective date no sooner than:	Monday	Tuesday

#### Important Note:

\* Files received after 6:00 pm on a business day shall not have an effective date earlier than the second business day after initiation. For example, ACH files submitted after 6:00 pm on Thursday afternoon will post to accounts on the following Monday. The effective date posting does not take into consideration error and returned files.

\*\*Files received after 12:00 pm on Christmas Eve shall not have an effective date earlier than the second business day after initiation.

#### Contact Information:

Treasury Support Services:	1-885-PRO-MIDLAND (1-855-776-6435)
Customer Care Center:	1-855-696-4352
Bank By Phone:	1-800-952-1529
Website:	www.midlandsb.com