

## 2022 ACH Holiday Schedule

The ACH File submission deadline is 6:00 p.m. (CT), one business day prior to the effective date of the ACH file.

Observed Holiday	ACH NON-PROCESSING DAYS
New Year's Day	Saturday, January 1
Martin Luther King Jr. Day	Monday, January 17
President's Day	Monday, February 21
Memorial Day	Monday, May 30
Juneteenth National Independence Day (Observed)	Monday, June 20
Independence Day	Monday, July 4
Labor Day	Monday, September 5
Columbus Day	Monday, October 10
Veterans Day	Friday, November 11
Thanksgiving Day	Thursday, November 24
Christmas Day (Observed)	Monday, December 26

**NOTE:** Christmas Eve file submission is prior to 12:00 (noon) as the bank closes at noon.

\* 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 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, payments will be processed on the next available business day.

### Contact Information:

Treasury Support Services: 1-855-776-6435

Customer Care Center: 1-855-696-4352