

2023 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 (Observed)	Monday, January 2
Martin Luther King Jr. Day	Monday, January 16
President’s Day	Monday, February 20
Memorial Day	Monday, May 29
Juneteenth National Independence Day	Monday, June 19
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Columbus Day	Monday, October 9
Veterans Day	Saturday, November 11
Thanksgiving Day	Thursday, November 23
Christmas Day	Monday, December 25

** 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:

Treasury Customer Support: 1-855-776-6435

Customer Care Center: 1-855-696-4352