



2025 Holiday Processing Schedule ACH Origination & Remote Deposit Capture

Date	Holiday	Processing Cut-Off Schedule
Wednesday, January 1, 2025	New Year's Day	<ul style="list-style-type: none"> • ACH files with an effective date of Thursday, January 2, 2025 must be received for processing by 3:30 p.m. CT on Tuesday, December 31, 2024. • Remote Deposits received after 6:00 p.m. CT on Tuesday, December 31, 2024 will post Thursday, January 2, 2025.
Monday, January 20, 2025	Martin Luther King Jr. Day	<ul style="list-style-type: none"> • ACH files with an effective date of Tuesday, January 21, 2025 must be received for processing by 3:30 p.m. CT on Friday, January 17, 2025. • Remote Deposits received after 6:00 p.m. CT on Friday, January 17, 2025 will post Tuesday, January 21, 2025.
Monday, February 17, 2025	President's Day	<ul style="list-style-type: none"> • ACH files with an effective date Tuesday, February 18, 2025 must be received for processing by 3:30 p.m. CT on Friday, February 14, 2025. • Remote Deposits received after 6:00 p.m. CT on Friday, February 14, 2025 will post Tuesday, February 18, 2025.
Monday, May 26, 2025	Memorial Day	<ul style="list-style-type: none"> • ACH files with an effective date of Tuesday, May 27, 2025 must be received for processing by 3:30 p.m. CT on Friday, May 23, 2025. • Remote Deposits received after 6:00 p.m. CT on Friday, May 23, 2025 will post Tuesday, May 27, 2025.
Thursday, June 19, 2025	Juneteenth National Independence Day	<ul style="list-style-type: none"> • ACH files with an effective date of Friday, June 20, 2025 must be received for processing by 3:30 p.m. CT on Wednesday, June 18, 2025. • Remote Deposits received after 6:00 p.m. CT on Wednesday, June 18, 2025 will post Friday, June 20, 2025.
Friday, July 4, 2025	Independence Day	<ul style="list-style-type: none"> • ACH files with an effective date of Monday, July 7, 2025 must be received for processing by 3:30 p.m. CT on Thursday, July 3, 2025. • Remote Deposits received after 6:00 p.m. CT on Thursday, July 3, 2025 will post Monday, July 7, 2025.
Monday, September 1, 2025	Labor Day	<ul style="list-style-type: none"> • ACH files with an effective date of Tuesday, September 2, 2025 must be received for processing by 3:30 p.m. CT Friday, August 29, 2025. • Remote Deposits received after 6:00 p.m. CT on Friday, August 29, 2025 will post Tuesday, September 2, 2025.
Monday, October 13, 2025	Indigenous Peoples' Day	<ul style="list-style-type: none"> • ACH files with an effective date of Tuesday, October 14, 2025 must be received for processing by 3:30 p.m. CT on Friday, October 10, 2025. • Remote Deposits received after 6:00 p.m. CT on Friday, October 10, 2025 will post Tuesday, October 14, 2025.
Tuesday, November 11, 2025	Veteran's Day	<ul style="list-style-type: none"> • ACH files with an effective date of Wednesday, November 12, 2025 must be received for processing by 3:30 p.m. CT on Monday, November 10, 2025. • Remote Deposits received after 6:00 p.m. CT on Monday, November 10, 2025 will post Wednesday, November 12, 2025.
Thursday, November 27, 2025	Thanksgiving Day	<ul style="list-style-type: none"> • ACH files with an effective date of Friday, November 28, 2025 must be received for processing by 3:30 p.m. CT on Wednesday, November 26, 2025. • Remote Deposits received after 6:00 p.m. CT on Wednesday, November 26, 2025 will post Friday, November 28, 2025.
Wednesday, December 24, 2025	Christmas Eve (Closed at Noon)	<ul style="list-style-type: none"> • ACH files with an effective date of Friday, December 26, 2025 must be received for processing by 11:30 a.m. CT on Wednesday, December 24, 2025.
Thursday, December 25, 2025	Christmas Day	<ul style="list-style-type: none"> • Remote Deposits received after 11:30 a.m. CT on Wednesday, December 24, 2025 will post Friday, December 26, 2025.
Thursday, January 1, 2026	New Year's Day	<ul style="list-style-type: none"> • ACH files with an effective date of Friday, January 2, 2026 must be received for processing by 3:30 p.m. CT on Wednesday, December 31, 2025. • Remote Deposits received after 6:00 p.m. CT on Wednesday, December 31, 2025 will post Friday, January 2, 2026.