| Jan | uary |  |  |  |  |  | Feb | uar |  |  |  |  |  | Mar |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| s | M | T | w | T | F | s | s | M | T | w | T | F | s | s | M | T | w | T | F | s |
|  | (1) | 2 | 3 | 4 | 5 | 6 |  |  |  |  | 1 | 2 | 3 |  |  |  |  |  | 1 | 2 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 28 | 29 | 30 | 31 |  |  |  | 25 | 26 | 27 | 28 | 29 |  |  | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  | 31 |  |  |  |  |  |  |
| Apr |  |  |  |  |  |  | Ma |  |  |  |  |  |  | Jun |  |  |  |  |  |  |
| s | M | T | w | T | F | s | s | M | T | w | T | F | S | s | M | T | w | T | F | S |
|  | 1 | 2 | 3 | 4 | 5 | 6 |  |  |  | 1 | 2 | 3 | 4 |  |  |  |  |  |  | 1 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 28 | 29 | 30 |  |  |  |  | 26 | (27) | 28 | 29 | 30 | 31 |  | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  | 30 |  |  |  |  |  |  |
| Jul |  |  |  |  |  |  | Aug |  |  |  |  |  |  | Sep |  |  |  |  |  |  |
|  | M | T | w | T | F | S |  | M | T | w | T | F | S | s | M | T | w | T | F | s |
|  | 1 | 2 | 3 | (4) | 5 | 6 |  |  |  |  | 1 | 2 | 3 | 1 | (2) | 3 | 4 | 5 | 6 | 7 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 | 18 | 19 | 20 | 21 | 22 | 22 | 24 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 28 | 29 | 30 | 31 |  |  |  | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 29 | 30 |  |  |  |  |  |
| Oct | ber |  |  |  |  |  | Nov | emb |  |  |  |  |  | Dec | m |  |  |  |  |  |
| s | M | T | w | T | F | S | s | M | T | w | T | F | S | s | M | T | w | T | F | S |
|  |  | 1 | 2 | 3 | 4 | 5 |  |  |  |  |  | 1 | 2 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 13 | (14) | 15 | 16 | 17 | 18 | 19 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 27 | 28 | 29 | 30 | 31 |  |  | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 29 | 30 | 31 |  |  |  |  |

Banking Holiday

Banking Holidays

| Monday, January 1 | New Year's Day |
| :--- | :--- |
| Monday, January 15 | Martin Luther King Jr. Day |
| Monday, February 19 | Presidents Day |
| Monday, May 27 | Memorial Day |
| Wednesday, June 19 | Juneteenth |
| Thursday, July 4 | Independence Day |
| Monday, September 2 | Labor Day |
| Monday, October 14 | Columbus Day |
| Monday, November 11 | Veterans Day |
| Thursday, November 28 | Thanksgiving Day |
| Wednesday, December 25 | Christmas Day |

## A Bank Holiday's Impact on ACH Payments

Similar to initiating a payment on a weekend, if you're initiating
payments on a banking holiday, processing times will be delayed by one business day.

## If a Bank Holiday Falls on a Weekday

When a payment is initiated on a bank holiday that falls on a weekday, the transfer will be delayed until the next business day. For example, if you initiate a payment on Thanksgiving Day, which falls on Thursday, it won't process until the next business day, Friday.

## If a Bank Holiday Falls on a Weekend

For holidays falling on Saturday, banks will observe the holiday the preceding Friday. When a banking holiday falls on a Sunday, banks will observe the holiday the following Monday

