



2026 Holiday Processing Schedule ACH Origination & Remote Deposit Capture

Date	Holiday	Processing Cut-Off Schedule
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, 2026.• Remote Deposits received after 6:00 p.m. CT on Wednesday, December 31, 2026 will post Friday, January 2, 2026.
Monday, January 19, 2026	Martin Luther King Jr. Day	<ul style="list-style-type: none">• ACH files with an effective date of Tuesday, January 20, 2026 must be received for processing by 3:30 p.m. CT on Friday, January 16, 2026.• Remote Deposits received after 6:00 p.m. CT on Friday, January 16, 2026 will post Tuesday, January 20, 2026.
Monday, February 16, 2026	President's Day	<ul style="list-style-type: none">• ACH files with an effective date Tuesday, February 17, 2026 must be received for processing by 3:30 p.m. CT on Friday, February 13, 2026.• Remote Deposits received after 6:00 p.m. CT on Friday, February 13, 2026 will post Tuesday, February 17, 2026.
Monday, May 25, 2026	Memorial Day	<ul style="list-style-type: none">• ACH files with an effective date of Tuesday, May 26, 2026 must be received for processing by 3:30 p.m. CT on Friday, May 22, 2026.• Remote Deposits received after 6:00 p.m. CT on Friday, May 22, 2026 will post Tuesday, May 26, 2026.
Friday, June 19, 2026	Juneteenth National Independence Day	<ul style="list-style-type: none">• ACH files with an effective date of Monday, June 22, 2026 must be received for processing by 3:30 p.m. CT on Thursday, June 18, 2026.• Remote Deposits received after 6:00 p.m. CT on Thursday, June 18, 2026 will post Monday, June 22, 2026.
Monday, September 7, 2026	Labor Day	<ul style="list-style-type: none">• ACH files with an effective date of Tuesday, September 8, 2026 must be received for processing by 3:30 p.m. CT Friday, September 4, 2026.• Remote Deposits received after 6:00 p.m. CT on Friday, September 4, 2026 will post Tuesday, September 8, 2026.
Monday, October 12, 2026	Indigenous Peoples' Day	<ul style="list-style-type: none">• ACH files with an effective date of Tuesday, October 13, 2026 must be received for processing by 3:30 p.m. CT on Friday, October 9, 2026.• Remote Deposits received after 6:00 p.m. CT on Friday, October 9, 2026 will post Tuesday, October 13, 2026.
Wednesday, November 11, 2026	Veteran's Day	<ul style="list-style-type: none">• ACH files with an effective date of Thursday, November 12, 2026 must be received for processing by 3:30 p.m. CT on Tuesday, November 10, 2026.• Remote Deposits received after 6:00 p.m. CT on Tuesday, November 10, 2026 will post Thursday, November 12, 2026.
Thursday, November 26, 2026	Thanksgiving Day	<ul style="list-style-type: none">• ACH files with an effective date of Friday, November 27, 2026 must be received for processing by 3:30 p.m. CT on Wednesday, November 25, 2026.• Remote Deposits received after 6:00 p.m. CT on Wednesday, November 25, 2026 will post Friday, November 27, 2026.
Thursday, December 24, 2026	Christmas Eve (Closed at Noon)	<ul style="list-style-type: none">• ACH files with an effective date of Monday, December 28, 2026 must be received for processing by 11:30 a.m. CT on Thursday, December 24, 2026.• Remote Deposits received after 11:30 a.m. CT on Thursday, December 24, 2026 will post Monday, December 28, 2026.
Friday, December 25, 2026	Christmas Day	
Friday, January 1, 2027	New Year's Day	<ul style="list-style-type: none">• ACH files with an effective date of Monday, January 4, 2027 must be received for processing by 3:30 p.m. CT on Thursday, December 31, 2026.• Remote Deposits received after 6:00 p.m. CT on Thursday, December 31, 2026 will post Monday, January 4, 2027.