

Processing Schedule 2026

Federal Holiday	Fed Observation Date: ACH Files cannot be effective or scheduled on these dates
New Year's Day	Thursday, January 1, 2026
Martin Luther King Jr's Day	Monday, January 19, 2026
Presidents' Day	Monday, February 16, 2026
Memorial Day	Monday, May 25, 2026
Juneteenth	Friday, June 19, 2026
Independence Day	Saturday, July 4, 2026*
Labor Day	Monday, September 7, 2026
Indigenous People Day/Columbus Day	Monday, October 12, 2026
Veterans Day	Wednesday, November 11, 2026
Thanksgiving Day	Thursday, November 26, 2026
Christmas Day	Friday, December 25, 2026

* Holidays falling on **Saturday** the preceding Friday is a regular processing day.

** Holidays falling on **Sunday** the following Monday is a non-processing holiday.