



2025 ACH & Wires Non-Processing Schedule

The following holidays are non-processing days for the year 2025:

| Holiday | Date Observed in 2025 |
|--------------------------------------|------------------------------|
| New Year's Day | Wednesday, January 1, 2025 |
| Martin Luther King Jr. Day | Monday, January 20, 2025 |
| President's Day | Monday, February 17, 2025 |
| Memorial Day | Monday, May 26, 2025 |
| Juneteenth National Independence Day | Thursday, June 19, 2025 |
| Independence Day | Friday, July 4, 2025 |
| Labor Day | Monday, September 1, 2025 |
| Columbus Day | Monday, October 13, 2025 |
| Veteran's Day | Tuesday, November 11, 2025 |
| Thanksgiving Day | Thursday, November 27, 2025 |
| Christmas Day | Thursday, December 25, 2025 |

ACH Reminders:

- 1) Files must be transmitted before 1:00pm two business days prior to the effective date.
- 2) ACH Category Types:
 - CCD – ACH payments to a corporate account
 - CCD – ACH collections from a corporate account
 - PPD – ACH payments to a personal account
 - PPD – ACH collections from a personal account

For more information or to view the 2025 Nacha Operating Rules & Guideline, visit www.nacha.org

