



2018 ACH Non-Processing Schedule

The following holidays are non-processing days for the year 2018:

Holiday	Date Observed in 2018
New Year's Day	Monday, January 1
Martin Luther King Jr. Day	Monday, January 15
Presidents' Day	Monday, February 19
Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4
Labor Day	Monday, September 3
Columbus Day	Monday, October 8
Veterans Day	Monday, November 12
Thanksgiving Day	Thursday, November 22
Christmas Day	Tuesday, December 25

Reminders:

- 1) Files must be transmitted before 10:00 A.M. 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 amendments to ACH Rules, visit www.nacha.org