AMERICAN
Savings Bank

2019 ACH Non-Processing Schedule

The following holidays are non-processing days for the year 2019:

Holiday	Date Observed in 2019
New Year's Day	Tuesday, January 1
Martin Luther King Jr. Day	Monday, January 21
Presidents' Day	Monday, February 18
Memorial Day	Monday, May 27
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Columbus Day	Monday, October 14
Veterans Day	Monday, November 11
Thanksgiving Day	Thursday, November 28
Christmas Day	Wednesday, 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