



2023 ACH & Wire Non-Processing Schedule

The following holidays are non-processing days for the year 2023:

Holiday	Date Observed in 2023
New Year's Day	Monday, January 2, 2023**
Martin Luther King Jr. Day	Monday, January 16, 2023
President's Day	Monday, February 20, 2023
Memorial Day	Monday, May 29, 2023
Juneteenth National Independence Day	Monday, June 19, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Columbus Day	Monday, October 9, 2023
Thanksgiving Day	Thursday, November 23, 2023
Christmas Day	Monday, December 25, 2023

ACH Reminders:

- 1) Files must be transmitted before 11:00am 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 2023 Nacha Operating Rules & Guideline, visit www.nacha.org

**For holidays falling on Sunday, Federal Reserve Banks and Branches will be closed the following Monday —January 2, 2023.

