



EFT Holiday Processing Schedule

ACH files are accepted up to fifteen (15) days in advance of settlement date. Per NACHA rules, credits must be received by Firsttrust two (2) business days prior to settlement date, debits must be received one (1) business day prior to settlement date.

Holiday	Date	Credit Initiation date for settlement prior to holiday date	Debit Initiation date for settlement prior to holiday date
Christmas Day	Tuesday, 12/25/2018	Thursday, 12/20/2018	Friday, 12/21/2018
New Year's Day	Tuesday, 1/1/2019	Friday, 12/28/2018	Monday, 12/31/2018
Martin Luther King Jr. Day	Monday, 1/21/2019	Thursday, 1/17/2019	Friday, 1/18/2019
Presidents' Day	Monday, 2/18/2019	Thursday, 2/14/2019	Friday, 2/15/2019
Memorial Day	Monday, 5/27/2019	Thursday, 5/23/2019	Friday, 5/24/2019
Independence Day	Thursday, 7/4/2019	Tuesday, 7/2/2019	Wednesday, 7/3/2019
Labor Day	Monday, 9/2/2019	Thursday, 8/29/2019	Friday, 8/30/2019
Columbus Day	Monday, 10/14/2019	Thursday, 10/10/2019	Friday, 10/11/2019
Veterans' Day	Monday, 11/11/2019	Thursday, 11/7/2019	Friday, 11/8/2019
Thanksgiving Day	Thursday, 11/28/2019	Tuesday, 11/26/2019	Wednesday, 11/27/2019
Christmas Day	Wednesday, 12/25/2019	Monday, 12/23/2019	Tuesday, 12/24/2019
New Year's Day 2020	Wednesday, 1/1/2020	Monday, 12/30/2019	Tuesday, 12/31/2019

Wire Transfer Processing

Wire transfers *cannot be scheduled for and will not be processed on any of the above named Federal holidays.*

If you have any questions about the holiday processing schedule, please contact our Customer Care Center at **800-220-BANK**.

Member FDIC

Corporate Headquarters
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