



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	Wednesday, 12/25/2019	Friday, 12/20/2019	Monday, 12/23/2019
New Year's Day	Wednesday, January 1, 2020	Friday, December 27, 2019	Monday, December 30, 2019
Martin Luther King Jr. Day	Monday, January 20, 2020	Wednesday, January 15, 2020	Thursday, January 16, 2020
Presidents' Day	Monday, February 17, 2020	Wednesday, February 12, 2020	Thursday, February 13, 2020
Memorial Day	Monday, May 25, 2020	Wednesday, May 20, 2020	Thursday, May 21, 2020
Independence Day	Saturday, July 4, 2020	Wednesday, July 1, 2020	Thursday, July 2, 2020
Labor Day	Monday, September 7, 2020	Wednesday, September 2, 2020	Thursday, September 3, 2020
Columbus Day	Monday, October 12, 2020	Wednesday, October 7, 2020	Thursday, October 8, 2020
Veterans' Day	Wednesday, November 11, 2020	Friday, November 6, 2020	Monday, November 9, 2020
Thanksgiving Day	Thursday, November 26, 2020	Monday, November 23, 2020	Tuesday, November 24, 2020
Christmas Day	Friday, December 25, 2020	Tuesday, December 22, 2020	Wednesday, December 23, 2020
New Year's Day 2021	Friday, January 1, 2021	Tuesday, December 29, 2020	Wednesday, December 30, 2020

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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