

## ALLIANCE BANK ACH HOLIDAY CALENDAR

For holidays falling on Saturday, Alliance Bank branches will be open the preceding Friday. For holidays falling on Sunday, Alliance Bank branches will be closed the following Monday.

	2022	2023	2024
New Year's Day	January 1*	January 1**	January 1
Martin Luther King Jr. Day	January 17	January 16	January 15
Presidents Day	February 21	February 20	February 19
Memorial Day	May 30	May 29	May 27
Juneteenth National Independence Day	June 19**	June 19	June 19
Independence Day	July 4	July 4	July 4
Labor Day	September 5	September 4	September 2
Columbus Day	October 10	October 9	October 14
Veterans Day	November 11	November 11*	November 11
Thanksgiving Day	November 24	November 23	November 28
Christmas Day	December 25**	December 25	December 25

\*= Holiday falls on a Saturday.

\*\*= Holiday falls on a Sunday.

Please submit Direct Deposit files two business days prior to effective date and Direct Debit files one business day prior to the effective date. Holidays are not considered a business day when scheduling your files effective date.

### Tips for Timely Delivery of ACH Files:

- Recommended lead time for ACH file delivery is two banking days for credit files and one banking day for debit files.
  - Always ensure you have sufficient lead time for your ACH file processing. An additional day for file delivery lead time should be added when the holiday falls between the file send date and the effective date.
  - Never select an effective date for your ACH file that falls on a weekend or holiday listed above.
- If your file has a non processing day in the effective date field, payments will be processed on the next available business day.