



2022 Holiday Processing Schedule ACH Origination & Remote Deposit Capture

Date	Holiday	Processing Cut-Off Schedule
Friday, December 24, 2021	Christmas Eve (Closed at Noon)	<ul style="list-style-type: none"> ACH files with an effective date of Monday, December 27, 2021 must be received for processing by 11:30 a.m. CT on Friday, December 24, 2021. Remote Deposits received after 11:30 a.m. CT on Friday, December 24, 2021 will post Monday, December 27, 2021.
Saturday, December 25, 2021	Christmas Day	
Monday, January 17, 2022	Martin Luther King Jr. Day*	<ul style="list-style-type: none"> ACH files with an effective date of Tuesday, January 18, 2022 must be received for processing by 3:30 p.m. CT on Friday, January 14, 2022. Remote Deposits received after 6:00 p.m. CT on Friday, January 14, 2022 will post Tuesday, January 18, 2022.
Monday, February 21, 2022	President's Day*	<ul style="list-style-type: none"> ACH files with an effective date Tuesday, February 22, 2022 must be received for processing by 3:30 p.m. CT on Friday, February 18, 2022. Remote Deposits received after 6:00 p.m. CT on Friday, February 18, 2022 will post Tuesday, February 22, 2022.
Monday, May 30, 2022	Memorial Day	<ul style="list-style-type: none"> ACH files with an effective date of Tuesday, May 31, 2022 must be received for processing by 3:30 p.m. CT on Friday, May 27, 2022. Remote Deposits received after 6:00 p.m. CT on Friday, May 27, 2022 will post Tuesday, May 31, 2022.
Monday, June 20, 2022	Juneteenth National Independence Day (Observed)*	<ul style="list-style-type: none"> ACH files with an effective date of Tuesday, June 21, 2022 must be received for processing by 3:30 p.m. CT on Friday, June 17, 2022. Remote Deposits received after 6:00 p.m. CT on Friday, June 17, 2022 will post Tuesday, June 21, 2022.
Monday, July 4, 2022	Independence Day	<ul style="list-style-type: none"> ACH files with an effective date of Tuesday, July 5, 2021 must be received for processing by 3:30 p.m. CT on Friday, July 1, 2022. Remote Deposits received after 6:00 p.m. CT on Friday, July 1, 2022 will post Tuesday, July 5, 2022.
Monday, September 5, 2022	Labor Day	<ul style="list-style-type: none"> ACH files with an effective date of Tuesday, September 6, 2022 must be received for processing by 3:30 p.m. CT Friday, September 2, 2022. Remote Deposits received after 6:00 p.m. CT on Friday, September 32 2022 will post Tuesday, September 6, 2022.
Monday, October 10, 2022	Indigenous Peoples' Day*	<ul style="list-style-type: none"> ACH files with an effective date of Tuesday, October 11, 2022 must be received for processing by 3:30 p.m. CT on Friday, October 7, 2022. Remote Deposits received after 6:00 p.m. CT on Friday, October 7, 2022 will post Tuesday, October 11, 2021.
Friday, November 11, 2022	Veteran's Day	<ul style="list-style-type: none"> ACH files with an effective date of Monday, November 14, 2022 must be received for processing by 3:30 p.m. CT on Thursday, November 10, 2022. Remote Deposits received after 6:00 p.m. CT on Thursday, November 10, 2022 will post Monday, November 14, 2022.
Thursday, November 24, 2022	Thanksgiving Day	<ul style="list-style-type: none"> ACH files with an effective date of Friday, November 25, 2022 must be received for processing by 3:30 p.m. CT on Wednesday, November 23, 2022. Remote Deposits received after 6:00 p.m. CT on Wednesday, November 23, 2022 will post Friday, November 25, 2022.
Monday, December 26, 2022	Christmas Day (observed)	<ul style="list-style-type: none"> ACH files with an effective date of Tuesday, December 27, 2022 must be received for processing by 3:30 p.m. CT on Friday, December 23, 2022. Remote Deposits received after 6:00 p.m. CT on Friday, December 23, 2022 will post Tuesday, December 27, 2022.

* Lakeview Bank is open, but the Federal Reserve Bank is closed for processing.

New Years 2022: Friday, December 31 2021, and Monday, January 3, 2022 -- open for normal processing.