



2021 Holiday Processing Schedule ACH Origination & Remote Deposit Capture

| Date | Holiday | Processing Cut-Off Schedule |
|-----------------------------|-----------------------------------|--|
| Thursday, December 24, 2020 | Christmas Eve (Closed at Noon) | <ul style="list-style-type: none"> • ACH files with an effective date of Monday, December 28, 2020 must be received for processing by 11:30 a.m. CT on Thursday, December 24, 2020. • Remote Deposits received after 11:30 a.m. CT on Thursday, December 24, 2020 will post Monday, December 28, 2020. |
| Friday, December 25, 2020 | Christmas Day | |
| Friday, January 1, 2021 | New Year's Day | <ul style="list-style-type: none"> • ACH files with an effective date of Monday, January 4, 2021 must be received for processing by 3:30 p.m. CT on Thursday, December 31, 2020. • Remote Deposits received after 6:00 p.m. CT on Thursday, December 31, 2020 will post Monday, January 4, 2021. |
| Monday, January 18, 2021 | Martin Luther King Jr. Day* | <ul style="list-style-type: none"> • ACH files with an effective date of Tuesday, January 19, 2021 must be received for processing by 3:30 p.m. CT on Friday, January 15, 2021. • Remote Deposits received after 6:00 p.m. CT on Friday, January 15, 2021 will post Tuesday, January 19, 2021. |
| Monday, February 15, 2021 | President's Day* | <ul style="list-style-type: none"> • ACH files with an effective date Tuesday, February 16, 2021 must be received for processing by 3:30 p.m. CT on Friday, February 12, 2021. • Remote Deposits received after 6:00 p.m. CT on Friday, February 12, 2021 will post Tuesday, February 16, 2021. |
| Monday, May 31, 2021 | Memorial Day | <ul style="list-style-type: none"> • ACH files with an effective date of Tuesday, June 1, 2021 must be received for processing by 3:30 p.m. CT on Friday, May 28, 2021. • Remote Deposits received after 6:00 p.m. CT on Friday, May 28, 2021 will post Tuesday, June 1, 2021. |
| Monday, July 5, 2021 | Independence Day (Observed) | <ul style="list-style-type: none"> • ACH files with an effective date of Tuesday, July 6, 2021 must be received for processing by 3:30 p.m. CT on Friday, July 2, 2021. • Remote Deposits received after 6:00 p.m. CT on Friday, July 2, 2021 will post Tuesday, July 6, 2021. |
| Monday, September 6, 2021 | Labor Day | <ul style="list-style-type: none"> • ACH files with an effective date of Tuesday, September 7, 2021 must be received for processing by 3:30 p.m. CT Friday, September 3, 2021. • Remote Deposits received after 6:00 p.m. CT on Friday, September 3, 2021 will post Tuesday, September 7, 2021. |
| Monday, October 11, 2021 | Indigenous Peoples' Day* | <ul style="list-style-type: none"> • ACH files with an effective date of Tuesday, October 12, 2021 must be received for processing by 3:30 p.m. CT on Friday, October 8, 2021. • Remote Deposits received after 6:00 p.m. CT on Friday, October 8, 2021 will post Tuesday, October 12, 2021. |
| Thursday, November 11, 2021 | Veteran's Day | <ul style="list-style-type: none"> • ACH files with an effective date of Friday, November 12, 2021 must be received for processing by 3:30 p.m. CT on Wednesday, November 10, 2021. • Remote Deposits received after 6:00 p.m. CT on Wednesday, November 10, 2021 will post Friday, November 12, 2021. |
| Thursday, November 25, 2021 | Thanksgiving Day | <ul style="list-style-type: none"> • ACH files with an effective date of Friday, November 26, 2021 must be received for processing by 3:30 p.m. CT on Wednesday, November 24, 2021. • Remote Deposits received after 6:00 p.m. CT on Wednesday, November 24, 2021 will post Friday, November 26, 2021. |
| 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 | |

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

New Year's Day 2022: Friday, December 31, 2021 and Monday, January 3, 2022 -- open for normal processing.