

The following cutoff times apply to business day processing. All times are listed in Central Time (CT). Subject to change.

SERVICE.	TIME.
Check Positive Pay	12:00 PM
ACH Positive Pay	12:00 PM
Bill Pay	2:00 PM
Incoming Wire	5:00 PM
Outgoing International Wire	2:45 PM
Outgoing Domestic Wire	3:00 PM
ACH Origination - Same Day	2:00 PM
ACH Origination - Next Day	4:00 PM
Mobile Deposit	9:00 PM
Remote Deposit Capture	9:00 PM
Transfers	8:00 PM

FEDERAL HOLIDAY SCHEDULE. (Non-processing days)

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

*For holidays falling on Saturday, Federal Reserve Banks and Branches will be open the preceding Friday.

**For holidays falling on Sunday, Federal Reserve Banks and Branches will be closed the following Monday.

www.frbsservices.org/about/holiday-schedules

CONTACT INFORMATION.

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