



## Holiday and Weekend Processing

Northwest Federal Credit Union processes ACH transactions and other online funds transfers Monday-Friday, excluding weekend and holidays.

### Tips for ACH Payment Processing:

- Always ensure you have sufficient lead time for your payment processing. An additional day for processing should be added when the holiday falls between the send date and the effective date
- Never select an effective date for your payment that falls on a weekend or holiday. If your ACH file has a non-processing day selected as your effective date, payments will be processed on the next available banking day
- NWFCU recommends that ACH files be submitted to the Bank two banking days before their effective date for credit files and one banking day before their effective date for debit files

### Tips for Wire Payment Processing:

- Always select a business day (not a weekend or holiday) for outgoing wire payments
- If a non-business day is selected, the wire will be processed on the next available business day
- The Bank will not receive incoming wire payments on non-processing days

## 2019-2021 Holiday Calendar

Northwest Federal Credit Union follows the Federal Reserve Bank holiday schedule

Federal Holiday	2019	2020	2021
New Year's Day	Tuesday, January 1	Wednesday, January 1	Friday, January 1
Martin Luther King, Jr. Birthday	Monday, January 21	Monday, January 20	Monday, January 18
President's Day	Monday, February 18	Monday, February 17	Monday, February 15
Memorial Day	Monday, May 27	Monday, May 25	Monday, May 24
Independence Day*	Thursday, July 4	Not Applicable, falls on a Saturday	Monday, July 5
Labor Day	Monday, September 2	Monday, September 7	Monday, September 6
Columbus Day	Monday, October 14	Monday, October 12	Monday, October 11
Veterans' Day	Monday, November 11	Wednesday, November 11	Thursday, November 11
Thanksgiving Day	Thursday, November 28	Thursday, November 26	Thursday, November 25
Christmas Day*	Wednesday, December 25	Friday, December 25	Not Applicable, falls on a Saturday

\* Holidays that fall on Sunday are observed the following Monday.