

CARROLLTON BANK

Did you know? Planning for 2025 federal bank holidays

The calendar below offers an at-a-glance view of federal bank holidays along with helpful tips on how to manage your workflow.

Carrollton Bank 2025 holiday calendar

- Use the holiday calendar to help you manage your holiday workflow quickly and easily.
- Carrollton Bank observes the federal holidays as noted.
- During federal bank holidays, some services may be unavailable or have limited availability.
- Carrollton Bank offices observe these holidays by closing our offices; however, office closings vary depending on the market and local practices.

Federal Holiday	Date observed in 2025
New Year's Day	Wednesday, January 1
Martin Luther King, Jr. Day	Monday, January 20
Presidents Day	Monday, February 17
Memorial Day	Monday, May 26
Juneteenth Independence Day	Thursday, June 19
Independence Day	Friday, July 4
Labor Day	Monday, September 1
Columbus Day	Monday, October 13
Veterans Day	Tuesday, November 11
Thanksgiving Day	Thursday, November 27
Christmas Day	Thursday, December 25

Holiday service availability

Service	What you can continue to do on bank holidays	Holiday rules and restrictions
ACH Origination	Create future-dated batches	When initiating ACH batches, keep in mind that the effective date cannot be a holiday date. Although the ACH system will not let you select a holiday, you may need to prepare a batch earlier to allow enough time. Since payroll batches often use Friday effective dates, be sure to plan carefully for Thursday holidays, such as Thanksgiving.
ACH Adjustments	Send requests	ACH Adjustment requests submitted on a holiday are not processed until the next business day after the holiday.
Positive Pay	View history	Positive Pay exceptions are not available for review on holidays. Exceptions will be available for decisioning the next business day.
Internal Transfers	Create future-dated transfers	Internal transfers cannot be effective on a holiday date.
Wire Transfers	Create future-dated transfers	Wire transfers created on a holiday cannot be sent to beneficiaries on a holiday date. They are processed as directed on the next business day.
Stop Payments	Request stop payments; Revoke stop payments; Perform check inquiries	Stop payments requested on a holiday are not effective until the next business day.
Image Access	Normal processing	None apply.

Carrollton Bank 2025 Holidays

Service	What you can continue to do on bank holidays	Holiday rules and restrictions
Remote Deposit	Make deposits	Deposits submitted on a holiday through Remote Deposit are not processed until the next business day.
Request for International Drafts	Initiate requests for Drafts	Requests for International drafts can be initiated on Carrollton Bank holidays, but will not be sent until the next business day. In some cases, international requests for transfers may not process on the same day due to foreign bank holidays.

ACH Processing

How to plan for ACH holiday processing

ACH batches cannot settle on holidays (or weekends) so please prepare your batches in advance, if needed. You can select an effective date for your batch that is either the business day before the holiday or the business day after the holiday. If you use the ACH recurring batch schedule, your recurring batches will be automatically processed on the business day before or after the holiday, based on your preference.

Example holiday payment schedule for a Friday payroll after a Thursday holiday

Monday	Tuesday	Wednesday	Thursday	Friday
	Prepare ACH batch for payroll (Two business days in advance)		Holiday	Payday

Wire Transfer Processing

How to plan for wire transfer holiday processing

Wire transfers cannot be dated for holidays (or weekends) so please prepare your wire transfers in advance, if needed. You can select a send date for your wire transfer that is either the business day before the holiday or the business day after the holiday.

Example of valid effective dates for wire transfers

Monday	Tuesday	Wednesday	Thursday	Friday
Send Date	Holiday	Send Date		

System Administration

Ensure that you have sufficient system administration support

- Since some system administration actions require multiple users to complete, we recommend that you review your staff coverage during the holidays to ensure you have adequate coverage.
- Take a moment to review your current Online Banking users and determine if any additional users may be needed prior to a holiday.
- Remind users that they can click **Forgot your password?** on the login page to reset their password/PIN.