

2026 Combined Processing Calendar

ACH, Wire, Integrated Receivables & Sweep

CANADA

		CDN National and Ontario Provincial Holidays 2026	AFT and Wire Payment Processing	Integrated Receivables Processing
January	1	New Year's Day	No Processing	No Processing
February	16	Family Day (Ontario)	Holiday Processing	No Processing
April	3	Good Friday	No Processing	No Processing
May	18	Victoria Day	No Processing	No Processing
July	1	Canada Day	No Processing	No Processing
August	3	Civic Holiday (Ontario)	Holiday Processing	No Processing
September	7	Labour Day	No Processing	No Processing
	30	National Day for Truth and Reconciliation	No Processing	No Processing
October	12	Thanksgiving	No Processing	No Processing
November	11	Remembrance Day	No Processing	No Processing
December	25	Christmas Day	No Processing	No Processing
	28	Boxing Day	No Processing	No Processing

PAYMENTS - IMPACTS TO PROCESSING

- A holiday date should not be used as your effective date for any payment.
- No Processing = no payments are processed.

RECEIVABLES - IMPACTS TO PROCESSING

- No Processing = Lockbox site is closed, and no deposits are processed.

CANADA REMINDERS

- The observance of all U.S. federal holidays by PNC Bank will affect same-day funding options of your PNC Bank Canada accounts.
- PNC Canada's principal office in Toronto, Ontario, will be closed during all Canadian national holidays in addition to all provincial holidays listed for Ontario.
- PNC Canada Toronto lockbox site will be closed to observe both federal and Ontario provincial holidays.
- Holiday Processing = Be aware of Ontario provincial holidays as payments will be processed and posted on those dates. Review and manage your accounts accordingly.

CUSTOMER SERVICE

- PNC Canada customer support is available at **1-833-612-0544** or tmcccanada@pnc.com and will be closed to observe all Canadian National and Ontario Provincial holidays.

UNITED STATES

		U.S. Federal Holidays	ACH ¹ and Wire Payment Processing	Integrated Receivables Processing
January	1	New Year's Day	No Processing	No Processing
	19	Martin Luther King Jr. Day	No Processing	Holiday Processing
February	16	Presidents' Day	No Processing	Holiday Processing
May	25	Memorial Day	No Processing	Holiday Processing
June	19	Juneteenth	No Processing	Holiday Processing
July	4*	Independence Day	No Processing	No Processing
September	7	Labor Day	No Processing	Holiday Processing
October	12	Columbus Day	No Processing	Holiday Processing
November	11	Veteran's Day	No Processing	Holiday Processing
	26	Thanksgiving	No Processing	No Processing
December	25	Christmas Day	No Processing	No Processing

*July 4, 2026, is a Saturday. No processing under standard processing procedure.

PAYMENTS - IMPACTS TO PROCESSING

- A holiday date should not be used as your effective date for any payment.
- No Processing = no payments are processed.

RECEIVABLES - IMPACTS TO PROCESSING

- No Processing = Lockbox site is closed, and no deposits are processed.
- Holiday Processing = Lockbox site is open but only lockboxes set up with Holiday Processing schedules will receive output. Funds will be deposited on the next available business day. To view the Holiday Processing schedule by site, refer to the Integrated Receivables Deposit Cut schedule.

LIQUIDITY - IMPACTS TO PROCESSING

- Money Market Funds will be closed for transactions on all U.S. Federal Holidays. Trading resumes regular business hours the following business day.
- Non-Money Market Sweeps will follow the bank schedule for Payment Processing and will be closed for transactions on all U.S. Federal Holidays. Transactions resume the following business day.

CUSTOMER SERVICE

- PNC Bank, N.A. ("PNC Bank") customer support is available at **1-800-669-1518** or **tmcc@pnc.com**, including on all U.S. federal holidays except the following: Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

¹ ACH transmission files are accepted on some holidays to support next day payments. Files received on the holiday settle the following business day.

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