

Lone Oak Payroll Bank Holidays

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Overview

This page is designed to help Lone Oak Payroll clients understand how banking holidays affect payroll processing.

On a banking holiday, financial transactions cannot be processed. This includes ACH file uploads, wire transfers, and check dates that fall on the holiday. While Lone Oak Payroll is closed on some of these holidays, we remain open on others. When we are open, our team will continue to respond to requests, post payrolls, and perform daily processing activities that do not involve financial transactions.

The table below outlines each banking holiday for the current year.

Note Please refer to the “Notes” section for specific guidance on how each holiday may affect your payroll schedule and deadlines.

Lone Oak Payroll Bank Holidays

| Holiday | Date | Day of Week | LOP Operating Hours | Note |
|---------|------|-------------|---------------------|------|
|---------|------|-------------|---------------------|------|

| Holiday | Date | Day of Week | LOP Operating Hours | Note |
|----------------|-------------|-------------|---------------------|--|
| New Year's Day | Jan 1, 2025 | Wednesday | Closed | <p>Office Closed: No Processing on Wednesday(1/1)</p> <p>Lone Oak Payroll will be closed on Wednesday(1/1) and unable to process any payroll activities, including data entry or financial transactions.</p> <p>Wednesday Check Date Unavailable</p> <ul style="list-style-type: none"> • If your regular check date is Wednesday, it will automatically move to Thursday(1/2). • To request a Tuesday(12/31) check date instead: <ul style="list-style-type: none"> ◦ Contact Lone Oak Payroll in advance. ◦ Payroll must be entered and ready by Monday(12/30) at 12:00 PM (CST). ◦ All financial transactions must be completed by COB Monday. <p>*Note* Tuesday check dates are not guaranteed and are subject to approval and processing capacity.</p> <p>Adjusted Processing Deadlines</p> <ul style="list-style-type: none"> • For a Thursday Check Date: <ul style="list-style-type: none"> ◦ Payroll Entered & Ready by: Tuesday(12/31) at 11:00 AM (CST) ◦ Wire Received by: Tuesday(12/31) at 3:00 PM (CST) • For a Friday Check Date: <ul style="list-style-type: none"> ◦ Payroll Entered & Ready by: Thursday(1/2) at 11:00 AM (CST) ◦ Wire Received by: Thursday(1/2) at 3:00 PM (CST) |

| Holiday | Date | Day of Week | LOP Operating Hours | Note |
|--|--------------|-------------|----------------------|---|
| Martin Luther King Jr. Day | Jan 20, 2025 | Monday | 8:00 - 4:30 (Normal) | Banking Holiday: Limited Operations on Monday(1/20) Lone Oak Payroll will be open on Monday(1/20) , but no financial transactions (ACH uploads, wire transfers, etc.) can be processed due to the banking holiday. <ul style="list-style-type: none"> • The earliest possible delivery of payroll funds is Tuesday(1/21), but this will incur a Same Day ACH fee. • To avoid additional fees, the earliest available delivery is Wednesday(1/22). |
| Washington's Birthday (Presidents Day) | Feb 17, 2025 | Monday | 8:00 - 4:30 (Normal) | Banking Holiday: Limited Operations on Monday(2/17) Lone Oak Payroll will be open on Monday(2/17) , but no financial transactions (ACH uploads, wire transfers, etc.) can be processed due to the banking holiday. <ul style="list-style-type: none"> • The earliest possible delivery of payroll funds is Tuesday(2/18), but this will incur a Same Day ACH fee. • To avoid additional fees, the earliest available delivery is Wednesday(2/19). |
| Memorial Day | May 26, 2025 | Monday | Closed | Office Closed: No Processing on Monday(5/26) Lone Oak Payroll will be closed on Monday(5/26) and unable to process any payroll activities , including data entry or financial transactions. <ul style="list-style-type: none"> • The earliest available delivery of payroll funds is Tuesday(5/27), but this will incur a Same Day ACH fee. • To avoid additional fees, the earliest standard delivery is Wednesday(5/28). |

| Holiday | Date | Day of Week | LOP Operating Hours | Note |
|--------------------------------------|--------------|-------------|----------------------|---|
| Juneteenth National Independence Day | Jun 19, 2025 | Thursday | 8:00 - 4:30 (Normal) | <p>Banking Holiday: Limited Operations on Thursday(6/19)</p> <p>Lone Oak Payroll will be open on Thursday(6/19), but no financial transactions (ACH uploads, wire transfers, etc.) can be processed due to the banking holiday.</p> <p>Thursday Check Date Unavailable</p> <ul style="list-style-type: none"> • If your regular check date is Thursday, it will automatically move to Friday. • To request a Wednesday check date instead: <ul style="list-style-type: none"> ◦ Contact Lone Oak Payroll in advance. ◦ Payroll must be entered and ready by COB Monday(6/16) ◦ All financial transactions must be completed by Tuesday(6/17) at 3:00pm (CST) <p>Adjusted Processing Deadlines</p> <ul style="list-style-type: none"> • For a Friday Check Date: <ul style="list-style-type: none"> ◦ Payroll Entered & Ready by: Tuesday(6/17) at 11:00 AM (CST) ◦ Wire Received by: Wednesday(6/18) at 3:00 PM (CST) |

| Holiday | Date | Day of Week | LOP Operating Hours | Note |
|------------------|-------------|-------------|---------------------|---|
| Independence Day | Jul 4, 2025 | Friday | Closed | <p>Office Closed: No Processing on Friday(7/4)</p> <p>Lone Oak Payroll will be closed on Friday(7/4) and unable to process any payroll activities, including data entry or financial transactions.</p> <p>Friday Check Date Unavailable</p> <ul style="list-style-type: none"> • If your regular check date is Friday, it will automatically move to Thursday. <p>Adjusted Processing Deadlines</p> <ul style="list-style-type: none"> • For a Thursday Check Date: <ul style="list-style-type: none"> ◦ Payroll Entered & Ready by: Tuesday(7/1) at 11:00 AM (CST) ◦ Wire Received by: Wednesday(7/2) at 3:00 PM (CST) |
| Labor Day | Sep 1, 2025 | Monday | Closed | <p>Office Closed: No Processing on Monday(9/1)</p> <p>Lone Oak Payroll will be closed on Monday(9/1) and unable to process any payroll activities, including data entry or financial transactions.</p> <ul style="list-style-type: none"> • The earliest available delivery of payroll funds is Tuesday(9/2), but this will incur a Same Day ACH fee. • To avoid additional fees, the earliest standard delivery is Wednesday(9/3). |

| Holiday | Date | Day of Week | LOP Operating Hours | Note |
|--------------|--------------|-------------|----------------------|---|
| Columbus Day | Oct 13, 2025 | Monday | 8:00 - 4:30 (Normal) | <p>Banking Holiday: Limited Operations on Monday(10/13)</p> <p>Lone Oak Payroll will be open on Monday(10/13), but no financial transactions (ACH uploads, wire transfers, etc.) can be processed due to the banking holiday.</p> <ul style="list-style-type: none"> • The earliest possible delivery of payroll funds is Tuesday(10/14), but this will incur a Same Day ACH fee. • To avoid additional fees, the earliest available delivery is Wednesday(10/15). |
| Veterans Day | Nov 11, 2025 | Tuesday | 8:00 - 4:30 (Normal) | <p>Banking Holiday: Limited Operations on Tuesday(11/11)</p> <p>Lone Oak Payroll will be open on Tuesday(11/11), but no financial transactions (ACH uploads, wire transfers, etc.) can be processed due to the banking holiday.</p> |

| Holiday | Date | Day of Week | LOP Operating Hours | Note |
|------------------|--------------|-------------|---------------------|--|
| Thanksgiving Day | Nov 27, 2025 | Thursday | Closed | <p>Office Closed: No Processing on Thursday(11/27)</p> <p>Lone Oak Payroll will be closed on Thursday(11/27) and unable to process any payroll activities, including data entry or financial transactions.</p> <p>Thursday Check Date Unavailable</p> <ul style="list-style-type: none"> • If your regular check date is Thursday, it will automatically move to Friday. • To request a Wednesday check date instead: <ul style="list-style-type: none"> ◦ Contact Lone Oak Payroll in advance. ◦ Payroll must be entered and ready by COB Monday(11/24) ◦ All financial transactions must be completed by Tuesday(11/25) at 3:00pm (CST) <p>Adjusted Processing Deadlines</p> <ul style="list-style-type: none"> • For a Friday Check Date: <ul style="list-style-type: none"> ◦ Payroll Entered & Ready by: Tuesday(11/25) at 11:00 AM (CST) ◦ Wire Received by: Wednesday(11/26) at 3:00 PM (CST) |

| Holiday | Date | Day of Week | LOP Operating Hours | Note |
|---------------|--------------|-------------|---------------------|---|
| Christmas Day | Dec 25, 2025 | Thursday | Closed | <p>Office Closed: No Processing on Thursday(12/25)</p> <p>Lone Oak Payroll will be closed on Thursday(12/25) and unable to process any payroll activities, including data entry or financial transactions.</p> <p>Thursday Check Date Unavailable</p> <ul style="list-style-type: none"> • If your regular check date is Thursday(12/25), it will automatically move to Friday. • To request a Wednesday check date instead: <ul style="list-style-type: none"> ◦ Contact Lone Oak Payroll in advance. ◦ Payroll must be entered and ready by COB Monday(12/22) ◦ All financial transactions must be completed by Tuesday(12/23) at 3:00pm (CST) <p>Adjusted Processing Deadlines</p> <ul style="list-style-type: none"> • For a Friday Check Date: <ul style="list-style-type: none"> ◦ Payroll Entered & Ready by: Tuesday(12/23) at 11:00 AM (CST) ◦ Wire Received by: Wednesday(12/24) at 1:00 PM (CST) |

| Holiday | Date | Day of Week | LOP Operating Hours | Note |
|----------------|-------------|-------------|---------------------|---|
| New Year's Day | Jan 1, 2026 | Thursday | Closed | <p>Office Closed: No Processing on Thursday(1/1)</p> <p>Lone Oak Payroll will be closed on Thursday(1/1) and unable to process any payroll activities, including data entry or financial transactions.</p> <p>Thursday Check Date Unavailable</p> <ul style="list-style-type: none"> • If your regular check date is Thursday(1/1), it will automatically move to Friday. • To request a Wednesday check date instead: <ul style="list-style-type: none"> ◦ Contact Lone Oak Payroll in advance. ◦ Payroll must be entered and ready by COB Monday(12/29) ◦ All financial transactions must be completed by Tuesday(12/30) at 3:00pm (CST) <p>Adjusted Processing Deadlines</p> <ul style="list-style-type: none"> • For a Friday Check Date: <ul style="list-style-type: none"> ◦ Payroll Entered & Ready by: Tuesday(12/30) at 11:00 AM (CST) ◦ Wire Received by: Wednesday(12/31) at 1:00 PM (CST) |

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