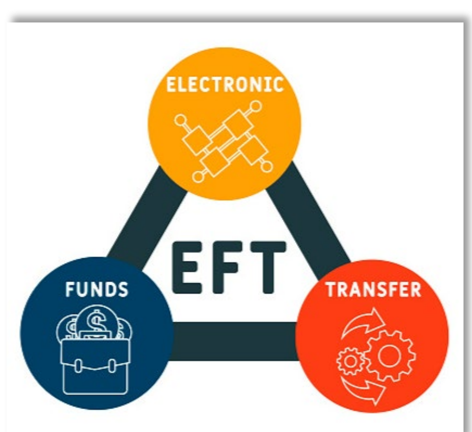
Electronic Funds Transfer

ACH Credit Instructions and Guidelines

EFT Helpline
1-877-308-9103
(Select option 3, 1, and then 1 again)

August 2025



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North Carolina Department of Revenue

Electronic Funds Transfer (EFT) ACH Credit Instructions and Guidelines

Introduction

Welcome to the North Carolina Department of Revenue's Electronic Funds Transfer (EFT) program. Pre-approval is required to make North Carolina tax payments by the Automated Clearing House (ACH) Credit Method. This information guide provides instructions for making EFT payments. The Electronic Payment (ePay) Unit is available to assist you in making the transition from check (paper) payments to EFT payments.

This information guide is not intended to be a complete explanation of the rules and regulations of the National Automated Clearing House Association (NACHA); rather, it is intended to provide the specific requirements of the North Carolina Department of Revenue for the ACH Credit method. A complete set of ACH rules and regulations may be obtained from your local ACH Association or NACHA.

The Department of Revenue is currently receiving ACH Credit payments for the following tax schedules:

- Alcoholic Beverages Tax
- Combined General Rate Sales and Use Tax (Utility, Liquor, Gas, and Other)
- Corporate Estimated Tax
- Insurance Tax
- Motor Fuels Tax (Excluding Highway Use Tax)
- Sales and Use Tax
- Streamline Sales Tax
- Tobacco Products Tax (Cigarette and Other Tobacco Products)
- Transportation Commerce Tax **(NEW – Effective July 1, 2025)**
- Withholding Tax

General Information

Taxpayers approved to use the ACH Credit method must provide your financial institution with the required information to initiate ACH Credit transactions. Your financial institution will move money from your bank account to the North Carolina Department of Revenue's bank account. The payment transaction must settle immediately. The available funds (collected funds) transferred to the Department's bank account must be settled on or before the date the tax return is due to be filed.

The ePay Unit should be notified if you want to change your payment method, address and/or Payroll Service Provider (PSP).

Submit a prenote transaction at least 10 (ten) days prior to the first effective due date of a live dollar entry into the ACH Network if you desire confirmation of your payment. You must notify the ePay Unit prior to submitting a prenote.

Enrollment

To make payments by ACH Credit, you must first enroll with the Department by completing and submitting an ACH Credit Payment Method Authorization Agreement (EFT-100C) to the ePay Unit. The form is available on the Department's website at Electronic Funds Transfer | NCDOR.

The EFT-100C form can be sent via email to NCTaxEpay@ncdor.gov or mailed to:

Electronic Payment (ePay) Unit
North Carolina Department of Revenue
PO Box 25000
Raleigh NC, 27640-0001

The EFT enrollment process does not replace the business registration process if a taxpayer does not have an account with the Department of Revenue. Business owners should submit the appropriate business registration application to obtain an account ID number. The account ID number is required to file and pay with NCDOR. Taxpayers can register certain tax types via the Online Business Registration application on the Department's website. For all other tax types, you must submit a paper registration.

After enrolling with the Department of Revenue for ACH Credit payments, a confirmation letter will be emailed or mailed containing the Department's banking information which includes the following:

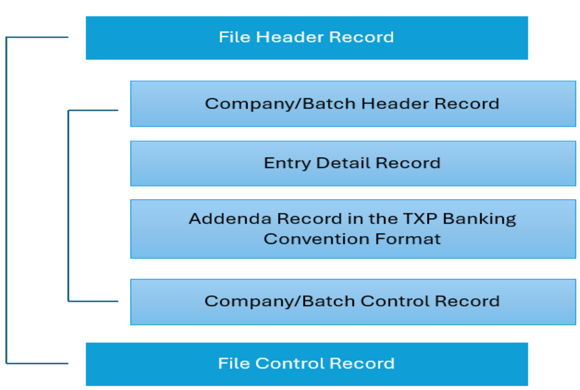
- Bank transit/routing number
- Bank account number
- Account title

When the Entry Detail Record of the ACH Credit NACHA CCD+ file is created, the banking information noted above must be used to identify the Department's financial institution and bank account.

ACH Credit Transactions Format

All ACH Credit transactions must utilize the NACHA CCD+ (Cash Concentration or Disbursement Plus) format with the TXP Banking Convention Addenda Record.

NACHA record formats for CCD+ entries flow in the following order:



North Carolina Tax Type (TXP) Addenda Record Requirements

The TXP Banking Convention Addenda Record is made up of five major components:

- Taxpayer Account Number or NCDOR ID Number
- Tax Type (TXP) Code
- Tax Period End Date
- Amount Type
- Amount

Taxpayer Account Number

The Taxpayer Account Number/NCDORID Number is the account number assigned by the Department of Revenue which you will use to identify a specific tax account to be credited when remitting tax payments.

Tax Type (TXP) Code

The Tax Type (TXP) code identifies the tax type (i.e., Semi-weekly Withholding tax) being remitted.

Tax Period End Date

The Tax Period End Date is used to identify the period the payment covers. It is a 6 (six) digit numeric field formatted as YYMMDD (YY-Year, MM-Month, DD-Day) and indicates the last day of the period being remitted.

Amount Type

The Amount Type is used to identify the type of remittance that follows. The identified values are:

- "T" = Tax
- "Z" = Prenote

The field length is 1 (one) character, and the field is alphanumeric.

Amount

The Amount field is used to carry the dollar amount being paid. Only one amount field (TXP05) is required. The field length is a 10(ten) digit numeric field.

Example: If the amount of tax being remitted is $1,500.00, the field would be populated as 0000150000.

**** Failure to provide the correct information in the addenda record may prevent the Department of Revenue from properly crediting your tax account.**

CCD+ Addenda Record TXP Banking Convention Format

7 Record Specifications and Layout				
Field Description	**Field Size**	**Field Positions**	**Contents**	**Notes**
Record Type Code	1	1-1	7	This field must have a value of "7" which identifies this record as a special addenda record.
Addenda Type Code	2	2-3	05	This field must have the value of "05" which identifies it as an addenda record applied to a CCD entry.
FREE FORM AREA **Payment Related Information**: To ensure payments are properly posted, NCDOR requires field positions 4 – 83 to be completed although these fields are optional per NACHA.				
Segment Identifier	3	4-6	TXP	Identifies the beginning of the free form descriptive detail; always "TXP"
Separator	1	7-7	*	The asterisk is used as the separator character.
Taxpayer Account Number/NCDOR ID	11	8-18		NCDOR assigned account number, NCDOR ID, or FEIN. See Appendix A
Separator	1	19-19	*	The asterisk is used as the separator character.
Tax Type (TXP) Code	5	20-24		Code that is used to identify the tax type that is being paid. See Appendix B
Separator	1	25-25	*	The asterisk is used as the separator character.
Tax Period End Date	6	26-31	YYMMDD	Specifies the end date of the tax period you are reporting. For example, "250131".
Separator	1	32-32	*	The asterisk is used as the separator character.

Amount Type	1	33	T	This identifies the type of remittance, and the T is for Tax.
Separator	1	34-34	*	The asterisk is used as the separator character.
Amount	10	35-44	$$$$$$$$¢¢	The payment amount remitted to the Department for processing.
Terminator	1	45-45	\	
Filler	38	46-83	Spaces	
Addenda Sequence Number	4	84-87	0001	The value of this field must be 1 (one) to indicate one special addenda record present.
Entry Detail Sequence Number	7	88-94		This field contains the last 7 (seven) digits of the trace number of the associated entry detail record which is assigned by the financial institution sending the payment.

North Carolina Entry Detail Record Requirement

Sometimes, due to an error or software problems, the TXP Addenda Record may not be completely received by the Department of Revenue. As a result, it may not be possible to identify the taxpayer making the payment. Therefore, provide the following information in the Entry Detail Record.

Entry Detail Record

Field Name	Contents
Individual Identification	Enter 4 (four) spaces then enter the Taxpayer Account Number as formatted in the TXP Addenda Record. Refer to Appendix A for account number formats.
Individual Name	Enter the first 22 (twenty-two) characters of the taxpayer's name

Taxpayer Account Number and Filing Frequency Verification

Before remitting the ACH Credit payment via EFT, ensure that the taxpayer has an active account with the Department, and you are using the correct TXP code for the filing frequency the Department has on file for the taxpayer. Submitting payments for taxpayers that are not registered with the Department, have inactive accounts and/or the wrong TXP code will result in delays in posting payments. To ensure NCDOR can properly credit the taxpayer's account, verify the account status and filing frequency information before submitting ACH Credit payments.

ACH Payment Guidelines and Requirements

Timeliness of Making EFT Payments

You must ensure the financial institution originating the transaction submits the payment on time so that it can be credited to the Department's bank account on or before the due date. At the latest, taxpayers could contact their financial institution one (1) business day prior to the due date of the tax and instruct them to initiate a transfer to the Department's bank account. The impact of prescribed ACH windows and nightly cycles, as well as weekends and holidays must be considered.

The Department assumes no responsibility or liability for tax payments made by the ACH Credit method until the payment has been credited to the Department's bank account.

Since some financial institutions may not offer ACH Credit origination services, be sure to contact your bank prior to registering for this payment method. You are responsible for any costs associated with initiating ACH Credit transactions.

Payment Due Dates on Holidays and Weekends

Taxpayers participating in the Department of Revenue's EFT program must initiate tax payments so that the amount due settles into the Department's bank account on or before the due date of the payment under the appropriate revenue law.

If a tax due date falls on a Saturday, Sunday, state observed holiday, or financial institution holiday, the deposit by electronic funds transfer is required on or before the next banking day.

Please note that transactions can settle into the Department's bank account if financial institutions are not closed for a State observed holiday.

A listing of state observed, and banking holidays can be found in Appendix D.

Proof of Payment

When the ACH Credit method is used, you are responsible for the accuracy and the proper completion of the transaction.

Corrections

Should you discover that an error was made in communicating tax payment information after the payment has been scheduled with your financial institution but before the transfer is made, contact your financial institution for correction information. If you discover an error was made after the payment was transferred, contact the EFT Helpline to report the error. If the tax has been overpaid, you may request a refund, or the overpayment may be applied toward the tax due for the next reporting period. Refunds will not be made electronically; existing procedures will be followed.

Penalties

If an electronic payment is not received by the appropriate due date or if the required tax return is not filed by the due date, the provisions for late payment penalties, late filing penalties, and interest will be assessed under the applicable provisions of the North Carolina Revenue Laws.

If an electronic transfer cannot be completed because of insufficient funds or the nonexistence of an account, a penalty for bad electronic funds transfer will be assessed equal to 10% of the amount of the tax (maximum penalty $1,000.00) as provided for in General Statute 105-236(1a) of the North Carolina Revenue Laws.

Alternative Payment Options

If for any reason you cannot transmit your payment via ACH Credit, contact the EFT Helpline. Assistance will be provided to determine next steps and instructions for making the tax payment. Most of the tax types made via ACH Credit are also available for filing and paying online at File & Pay | NCDOR.

Taxpayer Assistance

Questions about the EFT program or need assistance in making electronic funds transfers can be directed to the EFT Helpline at 877-308-9103 (Option 3, 1, then 1 again) from 8:00 am to 5:00 pm EST Monday – Friday.

General information about North Carolina taxes, forms and other electronic services can be found on the Department's website at Taxes & Forms | NCDOR.

Streamlined Sales Tax information can be found on the national website for Streamlined Sales Tax Governing Board, Inc. If you need to register, please visit the Streamlined Sales Tax Registration System for instructions.

Tax Return Filing Requirements

The EFT system does not accept all tax forms and payments. Paying by EFT does not change the filing requirements or due dates for tax returns that are required to be filed. You must file returns, reports, schedules and/or any attachment, and remit payments by the appropriate due dates. The following tax schedules have a subset of forms that can be filed by ACH Credit:

- **Alcoholic Beverages Tax**
- **Corporate Income Tax**
- **Insurance Gross Premiums Tax**
- **Motor Fuels Tax**
- **Sales and Use Tax**
- **Tobacco Products Tax**
- **Withholding Tax**

Tax forms are available on the Department's website and certain tax returns are available for online electronic filing. Visit eServices | NCDOR for more information.

Important Note: If you are making an EFT payment that requires a return to be filed and the return is not submitted, your account may become delinquent, and you may be subject to additional penalties and interest.

Returns Required to Be Filed

The following returns are required to be filed even if payment is made via EFT:

Alcoholic Beverages Tax

Forms

I. **B-C-710** – Beer Excise Tax Return
II. **B-C-775** – Spirituous Liquor Return by ABC Boards
III. **B-C-784** – Fortified & Unfortified Wine Excise Tax Return

IV. **B-C-786** – Fortified & Unfortified Wine Excise Tax Return Wineries and Wine Shipper Permittees

Filing Requirements

- Please refer to the Department's website to determine the correct filing due date for the Alcoholic Beverages tax forms that you are required to file.
- If you are required to pay more than one type of Alcoholic Beverage Tax, a separate EFT transaction must be initiated for each tax type.

Insurance Gross Premiums Tax

Forms

I. **IB-13** – Gross Premiums Tax Return - Life, Accident, Health and Title Companies
II. **IB-14** – Installment Payment – Life, Accident, Health and Title Companies
III. **IB-33** – Gross Premiums Tax Return - Property and Casualty Companies
IV. **IB-34** – Installment Payment – Property and Casualty Companies
V. **IB-43** – Gross Premiums Tax Return - Self-Insured Workers' Compensation Corporation
VI. **IB-44** – Installment Payment – Self-Insured Workers' Compensation Corporation
VII. **IB-53** – Gross Premiums Tax Return - Self-Insured Workers' Compensation Group, Health Maintenance Organization, Hospital Service Corporation, Prepaid Health Plan
VIII. **IB-54** – Installment Payment – Self-Insured Workers' Compensation Group, Health Maintenance Organization, Hospital Service Corporation, Prepaid Health Plan
IX. **IB-83** – Gross Premiums Tax Return - Risk Purchasing Group
X. **IB-4A1** – Gross Premiums Tax Return - All Captive Insurance Companies except Protected Cell Captive Insurance Companies, Special Purpose Captive Insurance Companies with a Cell or Series Structure, and Consolidated Groups
XI. **IB-4A2 -** Gross Premiums Tax Return - Protected Cell Captive Insurance Companies and Special Purpose Captive Insurance Companies with a Cell or Series Structure
XII. **IB-4A3** – Gross Premiums Tax Return - Captive Insurance Companies Filing as a Consolidated Group

Filing Requirements

- Refer to the Department's website to determine the correct filing due date for the Insurance Gross Premiums Tax form(s)that you are required to file.

Motor Fuels Tax

Forms

I. **Gas-1202** – Motor Fuels Supplier Return
II. **Gas-1219** – Motor Fuels Importer Return
III. **Gas-1252** – Alternative Fuels Provider Return
IV. **Gas-1264** – Fuel Alcohol & Biodiesel Provider Return
V. **Gas-1288** – Kerosene Supplier Return

Filing Requirements

- Refer to the Department's website to determine the correct filing due date for the Motor Fuels Tax form that you are required to file.
- If you are required to pay more than one type of Motor Fuels Tax, a separate EFT transaction must be initiated for each tax type.

Sales and Use Tax

Forms

I. **E-500** – Sales and Use Tax Return
II. **E-500E** – Combined General Rate Sales and Use Tax Return (Utility, Liquor, Gas and Other)
III. **Simplified Electronic Return (SER) –** Streamlined Sales Tax

Filing Requirements

- Refer to the Department's website to determine the correct filing due date for the Sales and Use Tax form(s) that you are required to file.
- If you are required to pay more than one type of Sales Tax, a separate EFT transaction must be initiated for each tax type.

Tobacco Products Tax

Forms

I. **B-A-5** – Monthly Return of Resident Cigarette Distributor
II. **B-A-6** – Monthly Return of Nonresident Cigarette Distributor
III. **B-A-101** – Monthly Other Tobacco Products Excise Tax Return (Excluding Vapor and Alternative Nicotine Products)

Filing Requirements

- Refer to the Department's website to determine the correct filing due date for the Tobacco Products Tax form(s) that you are required to file.
- If you are required to pay more than one type of Tobacco Products Tax, a separate EFT transaction must be initiated for each tax type.

Withholding Tax

Forms

IV. **NC-3** – Annual Withholding Reconciliation

Filing Requirements

- Refer to the Department's website to determine the correct filing due date for the Withholding Tax form that you are required to file.

Returns Not Required to Be Filed

The following returns are not required to be filed even if the payment is made via EFT. The payment information that accompanies these funds transfers constitutes the filing of the return for these tax schedules. For all other tax schedules, refer to the applicable General Statute for filing requirements.

Taxpayers receiving coupons or reports after enrolling in the EFT program should not send in any coupons or reports after the ACH Credit payment has been made.

Corporate Income Tax

Form

I. **CD-429** – Corporate Estimated Income Tax

Filing Requirements

- Extension with payments (CD-419) and tax liabilities due on a final return for a corporation cannot be submitted via EFT.
- Refer to the Department's website to determine the correct filing due date for the Corporate Income Tax form that you are required to file.

Withholding Tax

Forms

II. **NC-5P** – Withholding Payment Voucher
III. **NC-5** – Withholding Return

Filing Requirements

- Form NC-5Q must be filed for semi-weekly filers. If you discover that you underpaid the tax for a previous period, complete Form NC-5PX and include the penalty and interest when remitting the payment.
- Refer to the Department's website to determine the correct filing due date for the Withholding Tax form that you are required to file.

APPENDIX A

Taxpayer Account Number Format

The taxpayer account number formats for the addenda record are shown below:

Taxpayer Account Number Format			
Tax Type	**Account ID/NCDOR ID Format**	**Explanation**	**Example - (X signifies a space)**
Alcoholic Beverages Tax	9 digit number plus 2 spaces	Field size is 11 digits; two spaces are added at the end of the account or NCDOR ID number	Account/NCDOR ID: 123456789 123456789 + 2 spaces 123456789XX
Corporate Income Tax	9 digit number plus 2 spaces	Taxpayer will use their Federal Employer Identification Number (FEIN) Field size is 11 digits; two spaces are added at the end of the FEIN	FEIN: 56-0000000 560000000 + 2 spaces 560000000XX
Insurance Gross Premiums Tax	9 digit number plus 2 spaces	Field size is 11 digits; two spaces are added at the end of the account number	Account ID: 760000000 760000000 + 2 spaces 760000000XX
Motor Fuels Tax	9 digit number plus 2 sequential numbers	Taxpayer will use their Federal Employer Identification Number (FEIN) Field size is 11 digits; two sequential numbers are added to the end of the FEIN	FEIN: 56-0000000 560000000 + 2 sequential numbers 56000000001

Sales and Use Tax	9 digit number plus 2 spaces	Field size is 11 digits; two spaces are added at the end of the account number	Account ID: 600123456 600123456 + 2 spaces 600123456XX
Streamlined Sales Tax	S and 8 digit number plus 2 spaces	Taxpayer will use their Streamlined Sales Tax account number assigned to them after registering in SSTP system. Field size is 11 digits; first character must start with "S", and two spaces are added at the end of the account number	SST Account ID: S12345678 S12345678 + 2 spaces S12345678XX
Tobacco Products Tax	9 digit number plus 2 spaces	Field size is 11 digits; two spaces are added at the end of the account or NCDOR ID number	Account/NCDOR ID: 123456789 123456789 + 2 spaces 123456789XX
Withholding Tax	9 digit number plus 2 spaces	Field size is 11 digits; two spaces are added at the end of the account number	Account ID: 600123456 600123456 + 2 spaces 600123456XX

Some software packages may not accommodate the use of spaces in this field. If you cannot insert spaces, you can create the 11 digit account number field by right justifying the taxpayer account number and zero filling.

Example 1: Withholding Account Number – 600123456

Right Justified Withholding Account Number - 00600123456

Example 2: Corporate FEIN – 56-0000000

Right Justified Corporate FEIN - 00560000000

APPENDIX B

Tax Type (TXP) Codes

The TXP codes below are used for remitting tax payments to the North Carolina Department of Revenue.

EFT Tax Type (TXP) Codes	
Tax Type Schedules	**TXP Code**
Withholding Tax	
Semi-weekly	01101
Monthly	01102
Quarterly	01103
Annual Reconciliation	01104
Corporate Estimated Income Tax	02100
Sales and Use (S&U) Tax	
Combined General Rate (Utl, Liq, Gas)	04001
Streamlined Sales Tax	04040
S&U Monthly	04111
S&U Monthly with Prepayment	04120
Motor Fuels Tax	
Fuel Alcohol/Biodiesel Provider	05000
Elective Supplier	05101
Refiner	05107
Alternative Fuels Provider	05200
Kerosene Supplier	05400
Importer	05500
IFTA State	05800
Alcoholic Beverage Tax	
Fortified Wine	06201
Unfortified Wine	06202
Beer	06300
Spiritous Liquor (ABC Boards)	06500
Insurance Gross Premiums Tax	07100
Tobacco Products Tax	

Cigarette	07200
Other Tobacco Products	07300

APPENDIX C

Tax Period End Date

Withholding Tax

For quarterly taxpayers, the tax period end date is the last day of the quarter for which the tax accrues. For monthly taxpayers, the tax period end date is last day of the month for which the tax accrues. The tax period end date for semi-weekly withholding taxes is the date the wages are paid to the employees.

Example 1: If your quarterly withholding tax payment is for the quarter ended March 31, 2025, you would format the Tax Period End Date as 250331.

Example 2: If your monthly withholding tax payment is for the month ended February 28, 2025, you would format the Tax Period End Date as 250228.

Example 3: If your withholding tax frequency is semi-weekly and the date the wages are paid to the employees is June 15, 2025, you would format the Tax Period End Date as 250615.

Example 4: If your withholding tax is annually and the date is a calendar year the wages are paid to the employees is before January 31, 2025, you would format the Tax Period End Date as 250115.

Corporate Estimated Tax

The tax period end date for corporate estimated tax is the last day of the tax year. The format for this entry is YYMMDD.

Example: If your installment payment of corporate estimated tax is due on September 15, 2025, and is for the tax year ending December 31, 2025, you would format the Tax Period End Date as 251231.

Alcoholic Beverage Tax

The tax period end date for alcoholic beverage tax is the last day of the month for which the tax accrues. The format for this entry is YYMMDD.

Example: If your alcoholic beverage tax payment is for the reporting period of October 2025, you would indicate the tax period end date as 251031.

Sales and Use Tax

For quarterly taxpayers, the tax period end date is the last day of the quarter for which the tax accrues. For monthly and monthly with prepayment taxpayers, the tax period end date is the last day of the month for which the tax accrues. The format for this entry is YYMMDD.

Example 1: If your quarterly sales & use tax is due for the quarter ending March 31, 2025, you would format the Tax Period End Date as 250331.

Example 2: If your monthly or monthly with prepayment sales & use tax is due for the month ending January 31, 2025, you would format the Tax Period End Date as 250131.

Combined General Rate Sales and Use Tax Return (Utility, Liquor Gas, and Other)

For quarterly taxpayers, the tax period end date is the last day of the quarter for which the tax accrues. For monthly and monthly with prepayment taxpayers, the tax period end date is the last day of the month for which the tax accrues. The format is YYMMDD.

Example 1: If your quarterly or monthly with prepayment Combined General Rate Sales and Use Tax Return (Utility, Liquor Gas, and Other) is due for the quarter ending March 31, 2025, you would format the Tax Period End Date as 250331.

Example 2: If your monthly Combined General Rate Sales and Use Tax Return (Utility, Liquor Gas, and Other) is due is for the month ending January 31, 2025, you would format the Tax Period End Date as 250131.

Streamlined Sales & Use Tax

The tax period end date for Streamlined Sales Tax is an 8 (eight) digit numeric field formatted as CCYYMMDD (CC-Century, YY-Year, MM-Month, DD-Day) and indicates the last day of the period being remitted. For monthly filers, the tax period end date is the last day of the month for which the tax accrues.

Example: If your sales and use tax payment is for the month ending January 31, 2025, you would format the Tax Period End Date as 20250131.

Tobacco Products Tax

The tax period end date for tobacco products tax is the last day of the month for which the tax accrues. If your company is filing on a fiscal month basis, the tax period end date is the last day of your reporting period. The format for this entry is YYMMDD.

Example 1: If your tobacco products tax payment is for the calendar month of March 2025, you would indicate the tax period end date as 250331.

Example 2: If your tobacco products tax payment is for the fiscal month ending January 17, 2025, you would indicate the tax period end date as 250117.

Motor Fuels Tax

The tax period end date for motor fuels tax is the last day of the month for which the tax accrues.

Example: If your motor fuels tax payment is for the reporting period of December 2025, you would indicate the tax period end date as 251231.

Insurance Taxes

The tax period end date for the annual insurance tax return is the last day of the prior calendar year. The format for this entry is YYMMDD.

Example 1: If your annual insurance tax return payment is due on March 15, 2025, you would format the Tax Period End Date as 251231.

The tax period end date for the installment payments of insurance taxes is the due date of the installment. The format for this entry is YYMMDD.

Example 2: If your installment payment is due on April 15, 2025, you would format the Tax Period End Date as 250415.

APPENDIX D

State Observed and Banking Holidays

The holidays listed below are observed by the State of North Carolina, North Carolina financial institutions, and/or the Federal Reserve System. If you have any questions regarding the date a holiday is observed, you may call the EFT Helpline or your financial institution.

New Year's Day

Martin Luther King Jr. Day

Washington's Birthday (Presidents Day)

Good Friday

Memorial Day

Juneteenth National Independence Day

Independence Day

Labor Day

Columbus Day

Veterans Day

Thanksgiving Day

Christmas