2025 and 2026 Payment Dates

Railroad Retirement benefits are paid each month. Banks and other financial institutions are required to post railroad retirement benefits to Direct Deposit recipients' accounts no later than the first business day of each month. Saturdays, Sundays, and Federal holidays are not counted as business days.

For 2025 and 2026, beneficiaries on Direct Deposit should have their railroad retirement benefits in their accounts no later than the following dates:

2025	2026
Thursday, January 2	Friday, January 2
Monday, February 3	Monday, February 2
Monday, March 3	Monday, March 2
Tuesday, April 1	Wednesday, April 1
Thursday, May 1	Friday, May 1
Monday, June 2	Monday, June 1
Tuesday, July 1	Wednesday, July 1
Friday, August 1	Monday, August 3
Tuesday, September 2	Tuesday, September 1
Wednesday, October 1	Thursday, October 1
Monday, November 3	Monday, November 2
Monday, December 1	Tuesday, December 1

As a customer service, some banks and other financial institutions may post monthly railroad retirement benefits to their customers' accounts prior to these payment dates. There is no requirement, however, that financial institutions post payments to accounts before the dates shown.