



Railroad Retirement Monthly Annuity Payment Dates

2026 and 2027 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 2026 and 2027, beneficiaries on Direct Deposit should have their railroad retirement benefits in their accounts no later than the following dates:

2026	2027
Friday, January 2	Monday, January 4
Monday, February 2	Monday, February 1
Monday, March 2	Monday, March 1
Wednesday, April 1	Thursday, April 1
Friday, May 1	Monday, May 3
Monday, June 1	Tuesday, June 1
Wednesday, July 1	Thursday, July 1
Monday, August 3	Monday, August 2
Tuesday, September 1	Wednesday, September 1
Thursday, October 1	Friday, October 1
Monday, November 2	Monday, November 1
Tuesday, December 1	Wednesday, 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.