

PAYDAY

United States Federal Reserve Bank Holidays

Holiday Processing Calendar

Because Federal Reserve Banks will be closed on the following holidays, no ACH transactions can be processed on those dates. Please incorporate these dates into your processing windows like you would incorporate Saturdays and Sundays. If you have any questions, please call us.

Reminder: We cannot date checks for Direct Deposit on Saturdays, Sundays or Holidays.

Holiday	2012	2013	2014
New Year's Day	Mon, Jan 2**	Tue, Jan 1	Wed, Jan 1
Martin Luther King Jr. Day	Mon, Jan 16	Mon, Jan 21	Mon, Jan 20
President's Day	Mon, Feb 20	Mon, Feb 18	Mon, Feb 17
Memorial Day	Mon, May 28	Mon, May 27	Mon, May 26
Independence Day	Wed, Jul 4	Thu, Jul 4	Fri, Jul 5
Labor Day	Mon, Sep 3	Mon, Sep 2	Mon, Sep 1
Columbus Day	Mon, Oct 8	Mon, Oct 14	Mon, Oct 13
Veteran's Day	Mon, Nov 12**	Mon, Nov 11	Tue, Nov 11
Thanksgiving Day	Thu, Nov 22	Thu, Nov 28	Thu, Nov 27
Christmas Day	Tue, Dec 25	Wed, Dec 25	Thu, Dec 25

* For holidays falling on Saturday, Federal Reserve Banks and branches will be open the preceding Friday.

** For holidays falling on Sunday, all Federal Reserve offices will be closed on the following Monday.