



# 2023 Bank Holidays



Our banks will be closed for the following legal holidays:

- |                                |                       |
|--------------------------------|-----------------------|
| New Year's Day (observed)      | Monday, January 2     |
| Martin Luther King Jr Birthday | Monday, January 16    |
| Presidents Day                 | Monday, February 20   |
| Memorial Day                   | Monday, May 29        |
| Juneteenth Holiday             | Monday, June 19       |
| Independence Day               | Tuesday, July 4       |
| Labor Day                      | Monday, September 2   |
| Columbus Day                   | Monday, October 9     |
| Veterans Day                   | Saturday, November 11 |
| Thanksgiving                   | Thursday, November 23 |
| Christmas                      | Monday, December 25   |

## ACH File Processing - Columbus Day

Effective Date	Deadline
Wednesday, October 4	Tuesday, October 3 by 4:30 pm
Thursday, October 5	Wednesday, October 4 by 4:30 pm
Friday, October 6	Thursday, October 5 by 4:30 pm
Tuesday, October 10	Friday, October 6 by 4:30 pm
Wednesday, October 11	Tuesday, October 10 by 4:30 pm



If your business is submitting ACH files for processing, please see the deadline for file submission to meet the needed effective date.