



Federal Reserve Observed Holidays

Listed below are the holidays observed by the Federal Reserve System. On these dates, there will be no ACH or Wire processing.

	2026	2027	2028
New Year's Day	January 1	January 1	**
Martin Luther King, Jr. Day	January 19	January 18	January 17
Presidents' Day/Washington's Birthday	February 16	February 15	February 21
Memorial Day	May 25	May 31	May 29
Juneteenth National Independence Day	June 19	**	June 19
Independence Day	**	July 4*	July 4
Labor Day	September 7	September 6	September 4
Columbus Day/Indigenous Peoples' Day	October 12	October 11	October 9
Veterans Day	November 11	November 11	**
Thanksgiving Day	November 26	November 25	November 23
Christmas Day	December 25	**	December 25

** Saturday Holiday – Processing is not affected

* Sunday Holiday – For holidays falling on Sunday, Federal Reserve Banks and Branches will be closed the following Monday.