



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.

	2021	2022	2023
New Year's Day	January 1	**	January 2
Martin Luther King, Jr. Day	January 18	January 17	January 16
Presidents' Birthday*	February 15	February 21	February 20
Memorial Day	May 31	May 30	May 29
Independence Day	July 5	July 4	July 4
Labor Day	September 6	September 5	September 4
Columbus Day*	October 11	October 10	October 9
Veterans Day	November 11	November 11	**
Thanksgiving Day	November 25	November 24	November 23
Christmas Day	**	December 26	December 25

** Saturday Holiday – Processing is not affected

* Armstrong Bank is open. However because the Federal Reserve is closed, no processing will occur.