

<b>Subject: Banking Holidays</b>	Author: Controllers Office/Treasury Department
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### Holidays Observed by the Federal Reserve, 2008-2012

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 the following Monday.

**NOTE: Our bank observes the Federal Reserve holidays. There are no banking services available on those days, including Electronic File Transfer (EFT).**

	2008	2009	2010	2011	2012
<b>New Year's Day</b>	January 1	January 1	January 1	January 1*	January 2
<b>Birthday of Martin Luther King, Jr.</b>	January 21	January 19	January 18	January 17	January 16
<b>Washington's Birthday</b>	February 18	February 16	February 15	February 21	February 20
<b>Memorial Day</b>	May 26	May 25	May 31	May 30	May 28
<b>Independence Day</b>	July 4	July 4*	July 5	July 4	July 4
<b>Labor Day</b>	September 1	September 7	September 6	September 5	September 3
<b>Columbus Day</b>	October 13	October 12	October 11	October 10	October 8
<b>Veterans Day</b>	November 11	November 11	November 11	November 11	November 12
<b>Thanksgiving Day</b>	November 27	November 26	November 25	November 24	November 22
<b>Christmas Day</b>	December 25	December 25	December 25*	December 26	December 25

\* Saturday