












# 2022 FSB Holiday Schedule

## For ACH & Wire Processing

### Standard Federal Reserve Bank Holidays

FEDERAL RESERVE HOLIDAY		ACH/WIRE NON PROCESSING DAYS	FSB
New Year's Day	1/1/2022	Saturday, January 01, 2022	
Martin Luther King Jr. Day	1/17/2022	Monday, January 17, 2022	
Presidents Day	2/21/2022	Monday, February 21, 2022	
Memorial Day	5/30/2022	Monday, May 30, 2022	
Juneteenth Day *	<b>6/19/2022</b>	<b>Monday, June 20, 2022</b>	
Independence Day	7/4/2022	Monday, July 04, 2022	
Labor Day	9/5/2022	Monday, September 05, 2022	
Columbus Day	10/10/2022	Monday, October 10, 2022	
Veterans Day	11/11/2022	Friday, November 11, 2022	
Thanksgiving Day	11/24/2022	Thursday, November 24, 2022	
Christmas Day *	<b>12/25/2022</b>	<b>Monday, December 26, 2022</b>	

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

First State Bank branch status on holidays:



OPEN



CLOSED

### Tips for timely processing of ACH files:

- Holidays and weekends are not considered a business day.
- When approaching holidays, consider uploading ACH files earlier than the normal processing timeline.
- Review the Holiday Processing Timeline on your BOL Banking homepage or contact bank for specific dates.
- ACH files that exceeds account balance will be rejected. Funds must be available before uploading the file.



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