

2022 FSB Holiday Schedule

For ACH & Wire Processing

Standard Federal Reserve Bank Holidays observed by First State Bank

| FEDERAL RESERVE HOLIDAY | | ACH/WIRE NON PROCESSING DAYS |
|----------------------------|-------------------|----------------------------------|
| 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 * | 6/19/2022 | Monday, June 20, 2022 |
| 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 * | 12/25/2022 | Monday, December 26, 2022 |

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

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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