

2023 FSB Holiday Schedule

For ACH & Wire Processing

Standard Federal Reserve Bank Holidays observed by First State Bank

FEDERAL RESERVE HOLIDAY		NON PROCESSING DAYS (BANK CLOSED)
New Year's Day *	1/1/2023	Monday, January 02, 2023
Martin Luther King Jr. Day	1/16/2023	Monday, January 16, 2023
Presidents Day	2/20/2023	Monday, February 20, 2023
Memorial Day	5/29/2023	Monday, May 29, 2023
Juneteenth Day	6/19/2023	Monday, June 19, 2023
Independence Day	7/4/2023	Tuesday, July 04, 2023
Labor Day	9/4/2023	Monday, September 04, 2023
Columbus Day	10/9/2023	Monday, October 09, 2023
Veterans Day	11/11/2023	Saturday, November 11, 2023
Thanksgiving Day	11/23/2023	Thursday, November 23, 2023
Christmas Day	12/25/2023	Monday, December 25, 2023

* 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.



© 2022 First State Bank. Member FDIC. Equal Opportunity Lender. All Rights Reserved.

PO Box 70
Webster City, IA 50595
(515) 832-2520
www.fsbwc.com