

# 2024 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	1/1/2024	Monday, January 1, 2024
Martin Luther King Jr. Day	1/15/2024	Monday, January 15, 2024
Presidents Day	2/19/2024	Monday, February 19, 2024
Memorial Day	5/27/2024	Monday, May 27, 2024
Juneteenth Day	6/19/2024	Wednesday, June 19, 2024
Independence Day	7/4/2024	Thursday, July 4, 2024
Labor Day	9/2/2024	Monday, September 2, 2024
Columbus Day	10/14/2024	Monday, October 14, 2024
Veterans Day	11/11/2024	Monday, November 11, 2024
Thanksgiving Day	11/28/2024	Thursday, November 28, 2024
Christmas Day	12/25/2024	Wednesday, December 25, 2024

### 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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