

2026 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	Thursday, January 1, 2026
Martin Luther King Jr. Day	Monday, January 19, 2026
Presidents Day	Monday, February 16, 2026
Memorial Day	Monday, May 25, 2026
Juneteenth Day	Friday, June 19, 2026
Independence Day	*Saturday, July 4, 2026
Labor Day	Monday, September 7, 2026
Columbus Day	Monday, October 12, 2026
Veterans Day	Wednesday, November 11, 2026
Thanksgiving Day	Thursday, November 26, 2026
Christmas Day	Friday, December 25, 2026

**For holidays falling on Saturday, Federal Reserve Banks will be open the preceding Friday.*

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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