

2009

Direct Deposit Federal Reserve Bank Holidays

For all customers who utilize direct deposit, the following is a list of Federal Reserve Bank holidays for the year 2009.

When a Federal Reserve Bank holiday occurs during a processing cycle, **one (1) additional banking business day** is required to process transactions through the ACH network.

2009 – OBSERVED FEDERAL RESERVE BANK HOLIDAYS

All Saturdays and Sundays

New Year's Day	Thursday, January 1
Martin Luther King, Jr. Day	Monday, January 19
Presidents' Day	Monday, February 16
Memorial Day	Monday, May 25
Independence Day	Saturday, July 4
Labor Day	Monday, September 7
Columbus Day	Monday, October 12
Veterans' Day (Observed)	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Day	Friday, December 25

For holidays falling on Saturday, Federal Reserve Banks and branches will be open the preceding Friday. For holidays falling on Sunday, all Federal Reserve Banks and branches will be closed the following Monday.