

## 2010

### 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 2010.

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.

#### **2010 – OBSERVED FEDERAL RESERVE BANK HOLIDAYS**

All Saturdays and Sundays

New Year's Day	Friday, January 1
Martin Luther King, Jr. Day	Monday, January 18
Presidents' Day	Monday, February 15
Memorial Day	Monday, May 31
Independence Day	Monday, July 5
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Veterans' Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Christmas Day	Saturday, 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.**