

## 2012

### 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 2012.

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.

#### **2012 – OBSERVED FEDERAL RESERVE BANK HOLIDAYS**

All Saturdays and Sundays

New Year's Day	Monday, January 2, 2012
Martin Luther King, Jr. Day	Monday, January 16
Presidents' Day	Monday, February 20
Memorial Day	Monday, May 28
Independence Day	Wednesday, July 4
Labor Day	Monday, September 3
Columbus Day	Monday, October 8
Veterans' Day	Monday, November 12
Thanksgiving Day	Thursday, November 22
Christmas Day	Tuesday, 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.**