

2018 Legal Holidays

(ACH/Wire Services NON-Processing Holidays)

<u>Date</u>	<u>Day of week</u>	<u>Holiday</u>	<u>Federal Reserve</u>	<u>Itasca Bank</u>
January 1	Monday	New Year's Day	Closed	Closed
January 15	Monday	Martin Luther King, Jr. Day	Closed	Open NO ACH/WIRE
February 19	Monday	President's Day	Closed	Drive-up Tellers Only 7:00 am to 1:00 pm NO ACH/WIRE
March 30	Friday	Good Friday	<u>OPEN</u>	Bank will close at 5:00 pm
May 28	Monday	Memorial Day	Closed	Closed
July 4	Wednesday	Independence Day	Closed	Closed
September 3	Monday	Labor Day	Closed	Closed
October 8	Monday	Columbus Day	Closed	Drive-up Tellers Only 7:00 am to 1:00 pm NO ACH/WIRE
November 12	Monday	Veteran's Day <i>(observed by the Federal Reserve Bank)</i>	Closed	Open NO ACH/WIRE
November 22	Thursday	Thanksgiving Day	Closed	Closed
December 24	Monday	Christmas Eve	<u>OPEN</u>	Bank will close at 1:00 pm ACH/Wire cut-off at 1:00 pm
December 25	Tuesday	Christmas Day	Closed	Closed
December 31, 2018	Monday	New Year's Eve	<u>OPEN</u>	Bank will close at 4:00 pm ACH/Wire cut-off at 4:00 pm
January 1, 2019	Tuesday	New Year's Day	Closed	Closed

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

Please keep this handy so you can schedule your ACH (payroll and direct payments) and Wires accordingly to allow for these Federal Reserve and Itasca Bank holidays.