



## 2025 Bank Observed Holiday Schedule

*Please adjust ACH Origination/Wire Transfers accordingly.*

January 1	Wednesday	New Year's Day
January 20	Monday	Martin Luther King, Jr Day
<b>February 17</b>	<b>Monday</b>	<b>Washington's Birthday*</b>
May 26	Monday	Memorial Day
June 19	Thursday	Juneteenth Independence Day
July 4	Friday	Independence Day
September 1	Monday	Labor Day
<b>October 13</b>	<b>Monday</b>	<b>Columbus Day*</b>
November 11	Tuesday	Veterans Day
November 27	Thursday	Thanksgiving Day
December 25	Thursday	Christmas Day

***\*IMPORTANT NOTE: On the following federal holidays, Washington's Birthday and Columbus Day, although First National Bank will be open, the Federal Reserve Bank will not be. Therefore, ACH/Wires cannot be initiated/transmitted or effective for these days.***