## 2024 Bank Observed Holiday Schedule

Please adjust ACH Origination/Wire Transfers accordingly.

| January 1, 2024 | Monday | New Year's Day |
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| January 15, 2024 | Monday | Martin Luther King, Jr Day |
| February 19, 2024 | Monday | Washington's Birthday* |
| May 27, 2024 | Monday | Memorial Day |
| June 19, 2024 | Wednesday | Juneteenth Independence Day |
| July 4, 2024 | Thursday | Independence Day |
| September 2, 2024 | Monday | Labor Day |
| October 14, 2024 | Monday | Columbus Day* |
| November 11, 2024 | Monday | Veterans Day |
| November 28, 2024 | Thursday | Thanksgiving Day |
| December 25, 2024 | Wednesday | 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.

