

2019 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	Tuesday	New Year's Day	Closed	Closed
January 21	Monday	Martin Luther King, Jr. Day	Closed	Open NO ACH/WIRE
February 18	Monday	President's Day	Closed	Drive-up Tellers Only 7:00 am to 1:00 pm NO ACH/WIRE
April 19	Friday	Good Friday	<u>OPEN</u>	Bank will close at 5:00 pm
May 27	Monday	Memorial Day	Closed	Closed
July 4	Thursday	Independence Day	Closed	Closed
September 2	Monday	Labor Day	Closed	Closed
October 14	Monday	Columbus Day	Closed	Drive-up Tellers Only 7:00 am to 1:00 pm NO ACH/WIRE
November 11	Monday	Veteran's Day	Closed	Open NO ACH/WIRE
November 28	Thursday	Thanksgiving Day	Closed	Closed
December 24	Tuesday	Christmas Eve	<u>OPEN</u>	Bank will close at 1:00 pm ACH/Wire cut-off at 1:00 pm
December 25	Wednesday	Christmas Day	Closed	Closed
December 31	Tuesday	New Year's Eve	<u>OPEN</u>	Bank will close at 4:00 pm ACH/Wire cut-off at 4:00 pm
January 1, 2020	Wednesday	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.