

Holiday Schedule

GUIDE



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CITIZENS BANK & TRUST

Both Citizens Bank & Trust and the Federal Reserve Bank are closed on Federal Holidays, Saturday and Sunday. This means that typical bank processing does not occur on those days. Checks are not cleared and wire and ACH processing is not available.

It is important to take note of the federal holidays for potential impact to your business schedule. For example, if your payroll date falls on a federal holiday, it will need to be adjusted to before or after the holiday.

If your business uses positive pay services, decisioning of exceptions does not need to be completed on federal holidays, it can wait until the following business day.

Holiday	2026	2027	2028	2029	2030
New Year's Day	January 1	January 1	January 1*	January 1	January 1
Martin Luther King Jr. Day	January 19	January 18	January 17	January 15	January 21
Washington's Birthday (Presidents Day)	February 16	February 15	February 21	February 19	February 18
Memorial Day	May 25	May 31	May 29	May 28	May 27
Juneteenth National Independence Day	June 19	June 19*	June 19	June 19	June 19
Independence Day	July 4*	July 4**	July 4	July 4	July 4
Labor Day	September 7	September 6	September 4	September 3	September 2
Columbus Day	October 12	October 11	October 9	October 8	October 14
Veterans Day	November 11	November 11	November 11*	November 11**	November 11
Thanksgiving Day	November 26	November 25	November 23	November 22	November 28
Christmas Day	December 25	December 25*	December 25	December 25	December 25

*For holidays falling on Saturday, Federal Reserve Banks and CB&T will be open the preceding Friday.

**For holidays falling on Sunday, Federal Reserve Banks and CB&T will be closed the following Monday.