



Federal Holiday Schedule

2018

The Federal Reserve System recognizes the following holidays during 2018. Transactions (which include direct deposit and payroll files) will not be posted or processed on these days.

New Year's Day	January 1, 2018
Martin Luther King Jr Day	January 15, 2018
Presidents' Day	February 19, 2018
Memorial Day	May 28, 2018
Independence Day	July 4, 2018
Labor Day	September 3, 2018
Columbus Day	October 8, 2018
Veterans' Day	November 11, 2018
Thanksgiving Day	November 22, 2018
Christmas Day	December 25, 2018

Special Note

On the Birthday of Martin Luther King Jr, Presidents' Day, Columbus Day, and Veterans' Day, the bank will be maintaining normal business hours, however transactions received on these days will be posted on the following business day. Payroll customers should also consider these days as holidays and make arrangements to either have payroll files delivered earlier, or advise your employees that payroll will be delayed a day.



FIRST NATIONAL BANK

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