# 2025 Banking Holiday Calendar

## **Banking Holidays**

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

#### A Bank Holiday's Impact on ACH Payments

Similar to initiating a payment on a weekend, if you're initiating payments on a banking holiday, processing times will be delayed by one business day.

#### If a Bank Holiday Falls on a Weekday

When a payment is initiated on a bank holiday that falls on a weekday, the transfer will be delayed until the next business day. For example, if you initiate a payment on Thanksgiving Day, which falls on Thursday, it won't process until the next business day, Friday.

#### If a Bank Holiday Falls on a Weekend

For holidays falling on Saturday, banks will observe the holiday the preceding Friday. When a banking holiday falls on a Sunday, banks will observe the holiday the following Monday.

Full Calendar \varTheta



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