



The friendliest and most helpful bank in town.

## Federal Reserve Holidays – Non-Banking Days

MidSouth Bank will be closed in observance of the following Federal Reserve holidays. For holidays falling on a Saturday, we will be open the preceding Friday. For holidays falling on a Sunday, we will be closed the following Monday. Remote deposits made on these days will be credited to your account the next business day.

If your scheduled payroll effective date falls on a holiday, you will need to either pay the day before the holiday or the day after the holiday. All ACH originations must be in by 4:00pm two business days prior to your expected effective date. An ACH originated on a holiday to be effective the next business date will not be processed and paid due to the holiday.

	2019	2020	2021	2022	2023
New Year’s Day	Jan 1 <sup>st</sup>	Jan 1 <sup>st</sup>	Jan 1 <sup>st</sup>	Jan 1 <sup>st</sup> *	Jan 1 <sup>st</sup> *
Martin Luther King Jr. Day	Jan 21 <sup>st</sup>	Jan 20 <sup>th</sup>	Jan 18 <sup>th</sup>	Jan 17 <sup>th</sup>	Jan 16 <sup>th</sup>
Presidents Day	Feb 18 <sup>th</sup>	Feb 17 <sup>th</sup>	Feb 15 <sup>th</sup>	Feb 21 <sup>st</sup>	Feb 20 <sup>th</sup>
Memorial Day	May 27 <sup>th</sup>	May 25 <sup>th</sup>	May 31 <sup>st</sup>	May 30 <sup>th</sup>	May 29 <sup>th</sup>
Independence Day	July 4 <sup>th</sup>	July 4 <sup>th</sup> *	July 4 <sup>th</sup> *	July 4 <sup>th</sup>	July 4 <sup>th</sup>
Labor Day	Sept 2 <sup>nd</sup>	Sept 7 <sup>th</sup>	Sept 6 <sup>th</sup>	Sept 5 <sup>th</sup>	Sept 4 <sup>th</sup>
Columbus Day	Oct 14 <sup>th</sup>	Oct 12 <sup>th</sup>	Oct 11 <sup>th</sup>	Oct 10 <sup>th</sup>	Oct 9 <sup>th</sup>
Veterans Day	Nov 11 <sup>th</sup>	Nov 11 <sup>th</sup>	Nov 11 <sup>th</sup>	Nov 11 <sup>th</sup>	Nov 11 <sup>th</sup> *
Thanksgiving Day	Nov 28 <sup>th</sup>	Nov 26 <sup>th</sup>	Nov 25 <sup>th</sup>	Nov 24 <sup>th</sup>	Nov 23 <sup>rd</sup>
Christmas Day	Dec 25 <sup>th</sup>	Dec 25 <sup>th</sup>	Dec 25 <sup>th</sup> *	Dec 25 <sup>th</sup> *	Dec 25 <sup>th</sup>
An asterisk (*) denotes a weekend					

Have questions, please contact our Treasury Services department at 888.643.0111 or email us at [achorigination@bankmidsouth.com](mailto:achorigination@bankmidsouth.com).

Thank you for banking with MidSouth Bank!