



**IMPORTANT BULLETIN**

**FEDERAL HOLIDAYS**

FOLLOWING ARE THE STANDARD HOLIDAYS TO BE OBSERVED BY THE FEDERAL RESERVE SYSTEM. THE FOLLOWING DATES SHOULD BE CONSIDERED **NON-BUSINESS** DAYS WHEN CALCULATING TRANSMISSION DATES FOR ACH TRANSACTIONS. ANY HOLIDAYS FALLING ON SUNDAY WILL BE OBSERVED ON THE FOLLOWING MONDAY BY THE FEDERAL RESERVE OFFICES.

IF YOU HAVE ANY QUESTIONS REGARDING TRANSMISSION DATES, PLEASE CONTACT OUR TREASURY MANAGEMENT DEPARTMENT AT (800) 453-8700, OPTION 2.

<b>FEDERAL HOLIDAY</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
New Year's Day	Fri, Jan 1	Sat, Jan 1	Observed Mon, Jan 2
Martin Luther King, Jr. Day	Mon, Jan 18	Mon, Jan 17	Mon, Jan 16
Presidents' Day	Mon, Feb 15	Mon, Feb 21	Mon, Feb 20
Memorial Day	Mon, May 31	Mon, May 30	Mon, May 29
Juneteenth	N/A	Observed Mon, Jun 20	Mon, Jun 19
Independence Day	Observed Mon, Jul 5	Mon, Jul 4	Tue, Jul 4
Labor Day	Mon, Sep 6	Mon, Sep 5	Mon, Sep 4
Columbus Day	Mon, Oct 11	Mon, Oct 10	Mon, Oct 9
Veterans' Day	Thu, Nov 11	Fri, Nov 11	Sat, Nov 11
Thanksgiving Day	Thu, Nov 25	Thu, Nov 24	Thu, Nov 23
Christmas Day	Sat, Dec 25	Observed Mon, Dec 26	Mon, Dec 25

**MERCANTILE BANK WILL BE CLOSED ON THESE HOLIDAYS**