September 30, 2022

## To: Chief Executive Officers of Pennsylvania State Chartered Banking and Trust Institutions

To assist your institution in preparation of a schedule of holidays, below is a list of 2023 legal bank holidays as extracted from Section 113 of the Banking Code of 1965, as amended:

Fixed Holidays	Optional Holidays
January 1 – New Year's Day	February 12 – Lincoln's Birthday
January 16 – Dr. Martin Luther King, Jr. Day	February 20 – Washington's Birthday
May 29 – Memorial Day	April 7 – Good Friday
June 19 – Juneteenth Day	June 14 – Flag Day
July 4 – Independence Day	October 9 – Columbus Day
September 4 – Labor Day	November 7 – Election Day
November 23 – Thanksgiving Day	November 11 – Veterans' Day

December 25 – Christmas Day

When a fixed holiday falls on a Sunday, it <u>shall be</u> observed on the following Monday; when it falls on a Saturday, it <u>may also be</u> observed on the following Monday.

New Year's Day, January 1, falls on a Sunday in 2023, therefore, will be observed on Monday, January 2, 2023.

Lincoln's Birthday, February 12, falls on a Sunday in 2023. As an optional holiday, there is no provision in the Banking Code to observe Lincoln's Birthday on an alternate day.

Veteran's Day, November 11, falls on a Saturday in 2023. As an optional holiday, there is no provision in the Banking Code to observe Veteran's Day on an alternate day.

Sincerely, /s/
Richard Vague