October 7, 2019

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 2020 legal bank holidays as extracted from Section 113 of the Banking Code of 1965, as amended:

**Fixed Holidays**
- January 1 – New Year’s Day
- January 20 – Dr. Martin Luther King, Jr. Day
- May 25 – Memorial Day
- July 4 – Independence Day
- September 7 – Labor Day
- November 26 – Thanksgiving Day
- December 25 – Christmas Day

**Optional Holidays**
- February 12 – Lincoln’s Birthday
- February 17 – Washington’s Birthday
- April 10 – Good Friday
- June 14 – Flag Day
- October 12 – Columbus Day
- November 3 – Election Day
- November 11 – Veterans’ Day

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

Flag Day, June 14, falls on a Sunday in 2020. As optional holidays, there is no provision in the Banking Code to observe Flag Day on an alternate day.

Sincerely,

Robin L. Wiessmann