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SECRETARY OF BANKING

September 14, 2012

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 2013 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 21 – Dr. Martin Luther King, Jr. Day

May 27 – Memorial Day

July 4 – Independence Day

September 2 – Labor Day

November 28 – Thanksgiving Day

December 25 – Christmas Day

Optional Holidays

February 12 – Lincoln’s Birthday

February 18 – Washington’s Birthday

March 29 – Good Friday

June 14 – Flag Day

October 14 – Columbus Day

November 5 – 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.

No holidays fall on Saturdays or Sundays in 2013.

Sincerely,

A handwritten signature in black ink that reads "Glenn E. Moyer". The signature is written in a cursive style with a large, stylized initial 'G'.

Glenn E. Moyer