

September 17, 2013

## 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 2014 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 20 – Dr. Martin Luther King, Jr. Day	February 17 - Washington's Birthday
May 26 – Memorial Day	April 18 – Good Friday
July 4 - Independence Day	June 14 – Flag Day
September 1 – Labor Day	October 13 - Columbus Day
November 27 - Thanksgiving Day	November 4 - Election Day
December 25 - Christmas Day	November 11 - Veterans' 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.

Flag Day, June 14, falls on a Saturday in 2014. As an optional holiday, there is no provision in the Banking Code to observe Flag Day on an alternate day.

Sincerely,

/s/ Glenn E. Moyer