

September 16, 2015

## 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 2016 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 18 – Dr. Martin Luther King, Jr. Day	February 15 – Washington's Birthday
May 30 – Memorial Day	March 25 – Good Friday
July 4 – Independence Day	June 14 – Flag Day
September 5 – Labor Day	October 10 – Columbus Day
November 24 – Thanksgiving Day	November 8 – Election Day
December 26 – 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.

Christmas Day, December 25, falls on a Sunday in 2016, therefore, will be observed on the following Monday, December 26, 2016.

Sincerely,

Robin L. Wiessmann