

September 28, 2020

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 2021 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 31 – Memorial Day	April 2 – Good Friday
July 4 – Independence Day	June 14 – Flag Day
September 6 – Labor Day	October 11 – Columbus Day
November 25 – Thanksgiving Day	November 2 – 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.

Sincerely, /s/ Richard Vague