



**COMMONWEALTH OF PENNSYLVANIA**  
**DEPARTMENT OF BANKING AND SECURITIES**

September 5, 2024

**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 2025 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 26 – Memorial Day  
June 19 – Juneteenth Day  
July 4 – Independence Day  
September 1 – Labor Day  
November 27 – Thanksgiving Day  
December 25 – Christmas Day

Optional Holidays

February 12 – Lincoln’s Birthday  
February 17 – Washington’s Birthday  
April 18 – Good Friday  
June 14 – Flag Day  
October 13 – Columbus Day  
November 4 – 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 Saturday in 2025. As an optional holiday, there is no provision in the Banking Code to observe Flag Day on an alternate day.

Sincerely,  
/s/  
Wendy Spicher

**WENDY SPICHER – SECRETARY**

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