



A Division of BankPlus

2022 Holiday Closure Schedule

Holiday	Date	Day of the Week	FBT Hours	Federal Reserve
New Year’s Day	January 1	Saturday	Closed	Closed
Martin Luther King’s Birthday	January 17	Monday	Closed	Closed
Washington’s Birthday/President’s Day	February 21	Monday	Closed	Closed
*Mardi Gras	March 1	Tuesday	Closed	Open
Memorial Day	May 30	Monday	Closed	Closed
**Juneteenth National Independence Day (observed)	June 20	Monday	Closed	Closed
**Independence Day (observed)	July 4	Monday	Closed	Closed
Labor Day	September 5	Monday	Closed	Closed
Columbus Day	October 10	Monday	Closed	Closed
Veterans Day	November 11	Friday	Closed	Closed
Thanksgiving Day	November 24	Thursday	Closed	Closed
**Christmas (observed)	December 26	Monday	Closed	Closed
**New Year’s Day 2023 (observed)	January 2	Monday	Closed	Closed

First Bank and Trust publishes all closures on our website and typically we issue alerts on our website for unexpected or unplanned closures. This can include closures due to hurricanes or other weather-related events, extended loss of power, etc. Please refer to www.FBTonline.com for updated information or unexpected closures.

*Bank closures not on a federal holiday

While FBT branches will be closed on dates highlighted in blue, all transactions will be processed as we would on any other regular business day.

**Federal Holiday Closures

For holidays falling on Sunday, we are closed on the following Monday. First Bank and Trust (FBT) and the Federal Reserve Bank are closed on most federal holidays. On holiday closure dates, we are unable to process transaction through the Federal Reserve and we do not process the following types of transactions:

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|---------------------|------------------------------|
| ACH | Remote Deposit Capture |
| Wire Transfers | Account-to-Account Transfers |
| Positive Pay | Commercial Loan Transactions |
| Teller transactions | ATM / Mobile Deposits |