

FEDERAL RESERVE BANK OF SAN FRANCISCO
101 MARKET STREET, SAN FRANCISCO, CALIFORNIA 94105

December 30, 2002

**STANDARD HOLIDAY SCHEDULE AND
SCHEDULE OF HOLIDAYS TO BE OBSERVED
IN THE TWELFTH FEDERAL RESERVE DISTRICT**

To Depository Institutions
in the Twelfth Federal Reserve District

Enclosed is a schedule of standard holidays to be observed by Federal Reserve Offices through the year 2006.

On the reverse side of this letter is the schedule of "2003 Holidays to be Observed by Depository Institutions in Twelfth Federal Reserve District States." This information has been obtained from state banking commissioners and state bankers associations. The specific dates noted by state are those official holidays on which depository institutions generally tend to be closed. Bank closings on holidays are not always uniform within a state; this is particularly so for holidays specific to individual states.

Additional copies may be obtained by contacting the Federal Reserve's Customer Support office servicing your institution. You may also download the listing of standard holidays to be observed by the Federal Reserve System through 2006 by accessing <http://www.federalreserve.gov/releases/k8>.

FEDERAL RESERVE BANK OF SAN FRANCISCO

Enclosure

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2003 Holidays to be Observed by Depository Institutions in Twelfth Federal Reserve District States

	Alaska	Arizona	Calif.	Hawaii	Idaho	Nevada	Oregon	Utah	Wash.
January 1 (Wed.) New Year's Day	X	X	X	X	X	X	X	X	X
January 20 (Mon.) Dr. Martin Luther King Jr. Day/ Human Rights Day	X	X	X	X	X	X	X	X	X
February 17 (Mon.) Lincoln's/Washington's Birthday/Presidents' Day	X	X	X	X	X	X	X	X	X
March 31 (Mon.) Seward's Day	X ¹								
May 26 (Mon.) Memorial Day (observed)/Decoration Day	X	X	X	X	X	X	X	X	X
July 4 (Fri.) Independence Day	X	X	X	X	X	X	X	X	X
July 24 (Thurs.) Pioneer Day (observed)								X ²	
September 1 (Mon.) Labor Day	X	X	X	X	X	X	X	X	X
October 13 (Mon.) Columbus Day/ Discoverers' Day (observed)		X	X	X	X		X ³	X	X
October 17 (Fri.) Alaska Day (observed)	X ¹								
October 31 (Fri.) Nevada Day (observed)						X			
November 11 (Tues.) Veterans Day	X	X	X	X	X	X	X	X	X
November 27 (Thur.) Thanksgiving Day	X	X	X	X	X	X	X	X	X
November 28 (Fri.) Family Day						X			
December 25 (Thurs.) Christmas Day	X	X	X	X	X	X	X	X	X

¹ Alaska banks may choose to remain open on Seward's Day and Alaska Day.

² Utah banks may choose to remain open on Pioneer Day.

³ Columbus Day is an optional bank holiday in Oregon.