

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

June 3, 2003

2004 OFFICIAL HOLIDAY SCHEDULE

To Depository Institutions in the
Twelfth Federal Reserve District

The following holidays will be observed by this Bank and its Branches during 2004:

Holiday	Date Observed in 2004
New Year's Day	Thursday, January 1
Martin Luther King Jr. Day	Monday, January 19
Presidents' Day	Monday, February 16
Memorial Day	Monday, May 31
Independence Day	Monday, July 5
Labor Day	Monday, September 6
Columbus Day	Monday, October 11
Veterans Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Christmas Day	Saturday, December 25*

*Although the Board of Governors will be closed the day before Christmas, all Federal Reserve Offices and Branches will be open on December 24, 2004.

JOHN F. MOORE
First Vice President