



THE HONORABLE CURTIS M. LOFTIS, JR.
State Treasurer

**REMINDER OF 2025 STATE AND BANK HOLIDAYS
AND IMPACT ON SERVICES**

Subject: 2025 State of South Carolina Holidays vs. Federal/Banking Holidays
Date: December 5, 2024

As we approach the 2025 calendar year, please be reminded that there will be days when both the State of South Carolina and federal banks (including the Federal Reserve) observe holidays. Note there are some holidays observed by the State but not recognized at the federal level and vice versa. Included for your convenience is a chart comparing the **2025 State of South Carolina and Federal/Banking Holidays**.

Reminders of the impact of holidays on services:

- **No Wire Transfers or ACH Files** will be processed when banks and the Federal Reserve are closed. Please remember that if a holiday falls on a Monday, ACH payments will be delayed by one business day due to the closure of the Federal Reserve and most banking institutions.
- **Accounts Payable Adjustments:** Agencies are encouraged to review payment schedules and make necessary adjustments well in advance, especially when South Carolina State offices are closed, but banks remain open. For instance, check pull requests should be planned in advance by emailing checkpull@sto.sc.gov.

Thank you for your attention to this matter.

Below is a comparison of the **2025 State of South Carolina Holidays** and **Federal/Banking Holidays** to help guide your planning:

2025		Holidays recognized by Wells Fargo*	Holidays recognized by South Carolina
New Year's Day	Wednesday, January 1	X	X
Birthday of Martin Luther King, Jr.	Monday, January 20	X	X
President's Day	Monday, February 17	X	X
Confederate Memorial Day	Friday, May 9		X
Memorial Day	Monday, May 26	X	X
Juneteenth	Thursday, June 19	X	
Independence Day	Friday, July 4	X	X
Labor Day	Monday, September 1	X	X
Columbus Day	Monday, October 13	X	
Veterans Day	Tuesday, November 11	X	X
Thanksgiving Day	Thursday, November 27	X	X
Day after Thanksgiving Day	Friday, November 28		X
Christmas Eve	Wednesday, December 24		X
Christmas Day	Thursday, December 25	X	X
Day after Christmas	Friday, December 26		X

*Reminder: No Wire Transfers OR ACH files will process when Banks and Federal Reserve are closed.