



Processing Schedule

Bremer Bank closures largely follow the holiday schedule of the Federal Reserve Bank. Full calendars may be found on the Federal Reserve Bank website at frb.services.org.

2025 Closure Schedule

- January 1 – Wednesday
- January 20 – Monday
- February 17 – Monday
- May 26 – Monday
- June 19 – Thursday
- July 4 – Friday
- September 1 – Monday
- October 13 – Monday
- November 11 – Tuesday
- November 27 – Thursday
- December 25 – Thursday

2026 Closure Schedule

- January 1 – Thursday
- January 19 – Monday
- February 16 – Monday
- May 25 – Monday
- June 19 – Friday
- September 7 – Monday
- October 12 – Monday
- November 11 – Wednesday
- November 26 – Thursday
- December 25 – Friday

Transaction scheduling details

General Banking Transactions

Transactions will not be processed to your account on closure dates.

ACH Transactions

ACH files will not be processed on Federal Reserve Bank holidays.

ACH Template files cannot be effective-dated on a holiday closure date. Files released on a holiday must have an effective date of at least two business days following the holiday. For example, a file released on a Monday holiday will be effective no earlier than Wednesday.

ACH Upload files uploaded with an effective date of a holiday closure date will be posted the business day following the holiday. For example, an upload file with a Monday holiday effective date will be posted on Tuesday. Files uploaded on the holiday itself require an effective date at least two business days following the holiday.

Payments and Transfers

Internal transfers and loan payments submitted through Business Online Banking will be processed on the business day following the holiday. For example, an internal transfer submitted on a Monday holiday closure date will be processed on Tuesday.

Positive Pay and ACH Positive Pay Exception Items

Exception items will be presented for decisioning on the business day following the holiday closure date. Remote Deposit Transactions Deposits may be scanned and approved on a holiday, with deposits posting the following business day.

Wire Transfers

Wire transfers – both incoming and outgoing – will not be processed to your account on a holiday closure date. Wire transfers originated from within Business Online Banking will be effective-dated on the business day following the holiday.