

2023 Cross-Border Holiday Schedule

January						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

February						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

March						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

April						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

May						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

June						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

July						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

August						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

September						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

October						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

November						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

December						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Canadian Provincial Holidays¹

January 3 • Traditional (QC)

February 20 • Family/Louis Riel/Islander Day/
Nova Scotia Heritage (AB, BC, MB, NB, NS, ON,
PE, SK)

February 24 • Heritage Day (YT)

June 21 • National Indigenous Peoples Day
(NL, YT)

June 26 • June Day (NL), National Holiday (QC)
(in lieu)

July 10 • Nunavut Day (NU) (in lieu)

August 7 • Civic Day (AB, BC, MB, NB, NS,
NT, ON, PE, SK)

August 21 • Discovery Day (YT)

Canadian National Holidays²

April 7 • Good Friday

May 22 • Victoria Day

July 3 • Canada Day (in lieu)

October 2 • Truth and Reconciliation Day (in lieu)

October 9 • Thanksgiving

November 13 • Remembrance Day

December 26 • Boxing Day

U.S. Federal Holidays²

January 16 • Martin Luther King, Jr. Day

February 20 • Presidents' Day

May 29 • Memorial Day

June 19 • Juneteenth National Independence Day

July 4 • Independence Day

October 9 • Columbus Day

November 11 • Veterans Day

November 23 • Thanksgiving Day

Both Canadian and U.S. Holidays²

January 2 • New Year's Day (in lieu)

September 4 • Labour/Labor Day

December 25 • Christmas Day



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¹ If your account is domiciled in a state or province that is closed for a holiday, you must fund your BMO account one business day in advance.

² Payments cannot be processed or settled on these days. Remember to adjust your payment schedules to settle on the business day before or after the holiday. Branches that remain open on these holidays will operate business as usual.