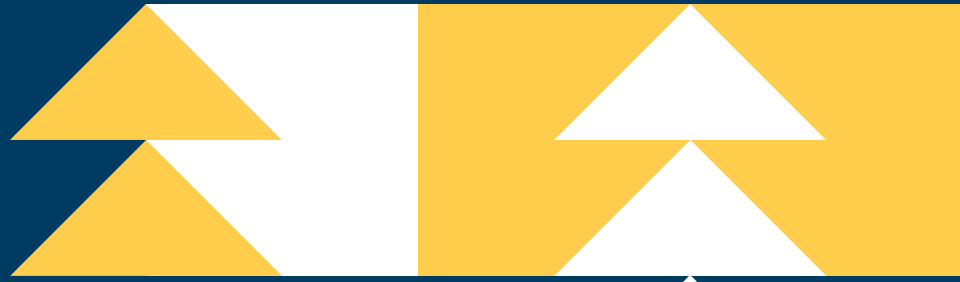




OREGON
STATE
TREASURY



Inside the Vault

State Agency Edition

Thanksgiving Holidays

Due to Thanksgiving, Treasury, the Federal Reserve, and financial institutions will be closed on Thursday, November 27. Customer statements and files will not be produced for November 27 due to the closures. In addition, ACH files sent to KeyBank after the last ACH processing window on Wednesday, November 26, will not be processed by the bank until Friday, November 28, and must have an effective date of December 1 or later.

Day after Thanksgiving

Treasury—along with other state agencies—will observe the day after Thanksgiving, Friday, November 28, as a holiday. The Federal Reserve and financial institutions, however, will be open that day. November 28 is a valid settlement date for ACH transactions.

On November 28, Treasury will post all files received from banks, run end-of-day cycles, create account statements, and make available all post and redeemed check files to our customers. Treasury also will process and distribute incoming and returned ACH items as normal.

Customers that receive output files from Treasury can contact our I.T. Operations Desk at 503.378.2949 or via e-mail at ops.desk@ost.state.or.us following the holiday if they need to have a previously distributed Treasury output file resent.

Customers Processing ACH Origination via KeyBank

KeyBank's KeyNavigator system and associated reporting will be available November 28. If KeyBank encounters problems with an ACH origination file on November 28, it will attempt to contact one of the impacted customer's ACH processing contacts. If KeyBank cannot reach the impacted customer, the issue will need to be addressed on the following Monday. Customers that pick-up ACH-related output files (ACH returned items or received ACH) from KeyBank will be able to obtain those files as normal on November 28.

Interest Rates

Average Annualized Yield

October	4.5710%
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Interest Rates

October 1–22	4.60%
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October 23–31	4.50%
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Service Spotlight

Wire transfer is an electronic method of sending or receiving money domestically and internationally. Wire transfer is a same-day transfer of funds through the Federal Reserve's Fedwire system and is typically used when money must be transferred immediately or when transferring large amounts. Because of the speed and processing involved, wire transfers cost more than other electronic payments.

Agencies can receive wire transfers into a Treasury account at the bank and receive credit on a same-day basis. Agencies also can send wire transfers via Banking Operations, subject to processing deadlines and advance notice requirements for large amounts. An agency sending wire transfers to the same beneficiary account three or more times per year should establish a recurring wire transfer to reduce costs.

If you are interested in evaluating your business needs and available options or have questions regarding electronic payment methods generally, contact Customer Solutions at customer.solutions@ost.state.or.us.

ACH Risk Assessments

The annual deadline for completion of ACH Risk Assessments is December 10. Treasury recently sent instructions about the risk assessment process to agency ACH contacts. If you are an ACH contact for your agency and did not receive an e-mail, please contact Customer Solutions at customer.solutions@ost.state.or.us with your agency name and contact information. We will ensure that the assessment information is forwarded accordingly.



2026 Holiday Schedule

Date	Holiday	State	Federal Reserve	Financial Institutions
January 1	New Year's Day	Closed	Closed	Closed
January 19	Martin Luther King, Jr. Day	Closed	Closed	Closed
February 16	Presidents Day	Closed	Closed	Closed
May 25	Memorial Day	Closed	Closed	Closed
June 19	Juneteenth	Closed	Closed	Closed
July 3	Independence Day*	Closed	Open	Open
September 7	Labor Day	Closed	Closed	Closed
October 12	Columbus Day**	Open	Closed	Closed
November 11	Veterans Day	Closed	Closed	Closed
November 26	Thanksgiving Day	Closed	Closed	Closed
November 27	Day After Thanksgiving***	Closed	Open	Open
December 25	Christmas Day	Closed	Closed	Closed

* On Friday, July 3, 2026, while the State of Oregon will be closed, the Federal Reserve and financial institutions will be open. Because of this, the Oregon State Treasury will post all files received from banks, run end-of-day cycles, and make available all post and redeemed check files to our customers on the day. Received ACH and ACH returned items will be processed and distributed to agencies as normal on the day. In addition, the date is a valid settlement date for ACH transactions.

** On Monday, October 12, 2026, while the State of Oregon will be open, the Federal Reserve and financial institutions will be closed. Due to the closures, received ACH and ACH origination will not be processed on the day and the date cannot be used as an effective date for ACH settlement.

*** On Friday, November 27, 2026, while the State of Oregon will be closed, the Federal Reserve and financial institutions will be open. Because of this, the Oregon State Treasury will post all files received from banks, run end-of-day cycles, and make available all post and redeemed check files to our customers on the day. Received ACH and ACH returned items will be processed and distributed to agencies as normal on the day. In addition, the date is a valid settlement date for ACH transactions.



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