**2023 FEDERAL RESERVE HOLIDAYS**

- **Jan 2** – New Year’s Day
- **Jan 16** – Birthday of Martin Luther King, Jr.
- **Feb 20** – Washington’s Birthday
- **May 29** – Memorial Day
- **Jun 19** – Juneteenth National Independence Day
- **Jul 4** – Independence Day
- **Aug 5** – Labor Day
- **Sept 4** – Labor Day
- **Oct 9** – Columbus Day
- **Nov 10** – Veterans Day
- **Nov 23** – Thanksgiving Day
- **Dec 25** – Christmas Day

*For holidays falling on Saturday, Federal Reserve Banks and Branches will be open the preceding Friday; however, the Board of Governors will be closed. For holidays falling on Sunday, all Federal Reserve offices will be closed the following Monday.

Source: [https://www.federalreserve.gov/aboutthefed/k8.htm](https://www.federalreserve.gov/aboutthefed/k8.htm)

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**2023 RATES & LIMITS**

<table>
<thead>
<tr>
<th>Wage Base</th>
<th>Rate</th>
<th>Social Security</th>
<th>Medicare</th>
</tr>
</thead>
<tbody>
<tr>
<td>$160,200</td>
<td>6.2%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>≤$200,000</td>
<td>1.45%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt;$200,000</td>
<td>2.35%</td>
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</tbody>
</table>

**401(k) 403(b) 408(k) 457(b)**

- **$22,500** (+$7,500 if over 50)
- **$15,500** (+$3,500 if over 50)

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