

## 2012 FEDERAL RESERVE / PREMIER HOLIDAY CALENDAR

HOLIDAY	FEDERAL RESERVE ~ CLOSED	PREMIER
New Year's Day	Mon, Jan 2 <sup>2</sup>	CLOSED
Martin Luther King Jr. Day	Mon, Jan 16	OPEN
Presidents Day	Mon, Feb 20	OPEN
Memorial Day	Mon, May 28	CLOSED
Independence Day	Wed, Jul 4	CLOSED
Labor Day	Mon, Sep 3	CLOSED
Columbus Day	Mon, Oct 8	OPEN
Veterans' Day	Mon, Nov 12 <sup>2</sup>	OPEN
Thanksgiving Day	Thu, Nov 22	CLOSED 11/22 & 23
Christmas Day	Tues, Dec 25	OPEN 'til Noon 12/24 CLOSED 12/25
New Year's Day	Tues, Jan 1 [2012]	OPEN 12/31 CLOSED 1/1

<sup>1</sup> For holidays falling on Saturday, Federal Reserve Banks and branches will be open the preceding Friday.

<sup>2</sup> For holidays falling on Sunday, all Federal Reserve offices will be closed the following Monday.

### DIRECT DEPOSIT CLIENTS

Since payrolls must be submitted 2 business days prior to your check date, please keep the above Federal Reserve Bank Holidays in mind when submitting your payroll. On these bank holidays *clients must submit their payroll 1 day earlier only if they want to maintain their normal check date and avoid additional fees.*

Clients most affected have WED check dates. Your options are:

- Submit MON/TUES and move your check date to Thursday *[majority of clients use this option]*
- Submit the previous FRI by 11am *[we close at 1pm on Fridays]* to maintain your WED check date
- Submit MON/TUES and pay the Bank's \$100 'Next-Day' fee to maintain your WED check date *[only this option involves additional fees]*