



800.247.4418 [www.midwestone.com](http://www.midwestone.com)  
 Equal Housing Lender Member FDIC

**Holiday Schedule Observed by MidWestOne Bank:**  
 (All Banking transactions including ACH will not process on these days.)

Holiday	2009
New Year's Eve Day	December 31, closing at 3:00 p.m.
New Year's Day	January 1
Martin Luther King, Jr. Day	January 19
Presidents Day	February 16
Memorial Day	May 25
Independence Day	July 4
Labor Day	September 7
Veterans Day	November 11
Thanksgiving Day	November 26
Christmas Eve Day	December 24, closing at 1:00 p.m.
Christmas Day	December 25

**Holiday Schedule Observed by Federal Reserve System:**  
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**Federal Reserve Holiday Policy**

\*For Holidays falling on Saturday, Federal reserve Banks and branches will be open the preceding Friday.

\*\*For Holidays falling Sunday, all Federal Reserve offices will be closed the following Monday.