



800.247.4418 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.)

<b>Holiday</b>	<b>2008</b>
New Year's Day	January 1
Martin Luther King, Jr. Day	January 21
Presidents Day	February 18
Memorial Day	May 26
Independence Day	July 4
Labor Day	September 1
Veterans Day	November 11
Thanksgiving Day	November 27
Christmas	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.