

# PARK NATIONAL

## FAMILY OF COMMUNITY BANKS



# 2019 Holiday Processing Calendar

January						
S	M	T	W	TH	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

February						
S	M	T	W	TH	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

March						
S	M	T	W	TH	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

April						
S	M	T	W	TH	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

May						
S	M	T	W	TH	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

June						
S	M	T	W	TH	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

July						
S	M	T	W	TH	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

August						
S	M	T	W	TH	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

September						
S	M	T	W	TH	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

October						
S	M	T	W	TH	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

November						
S	M	T	W	TH	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December						
S	M	T	W	TH	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

The bank and/or Federal Reserve will be closed on holiday dates listed. Incorporate these dates into your processing windows like you would incorporate weekends.

January 1 - New Year's Day

January 21 - Martin Luther King, Jr. Day

February 18 - Presidents' Day\*

May 27 - Memorial Day

July 4 - Independence Day

September 2 - Labor Day

October 14 - Columbus Day\*

November 11 - Veterans Day

November 28 - Thanksgiving

December 25 - Christmas\*\*

\*Bank offices may be open, but Federal Reserve is closed so holiday guidelines apply.

\*\*Bank offices close at 12 p.m. ET on Christmas Eve, Dec. 24. Processing deadlines on that day are: Positive Pay Exception Review - 11 a.m. ET; Wires - 11:30 a.m. ET; ACH and Remote Deposits - 12 p.m. ET.

### Online Banking Transfers, Payments, and Wires

Online transactions are not processed on holidays. Transactions submitted on a holiday via Business Online Banking will be processed the next business day.

### ACH Origination

ACH files are not processed on holidays. ACH files with an effective date on a holiday will be processed the next business day. When a holiday approaches, send your credit files one day earlier to ensure availability.

### Positive Pay

Exception items are not processed on holidays. Exception items are available for pay/return decisions the next business day. Exception items must be reviewed every day the bank is open, including days like Good Friday, the day after Thanksgiving, Christmas Eve, and New Year's Eve. Items not reviewed are auto-returned.

### Remote Deposits

Deposits are not processed on holidays. Deposits submitted on a holiday will be processed the next business day.