



## FHLB Des Moines Holiday Hours

### Holiday Financial Planning

On days prior to certain holidays, the financial markets are often very volatile. Consequently, notifying the Bank as soon as possible for funding needs on those days allows the Bank to provide the best rate possible. Typical major holidays for early funding needs are Good Friday, the Wednesday before and the Friday after Thanksgiving, Christmas Eve and New Year's Eve.

### 2015 Holiday Schedule

FHLB Des Moines follows the same guidelines as the Federal Reserve Banks. For holidays falling on Saturday, Federal Reserve Banks will be open the preceding Friday. For holidays falling on Sunday, all Federal Reserve Banks will be closed the following Monday.

Our 2015 holiday schedule is as follows:

New Year's Day	Thursday, January 1
Martin Luther King, Jr.'s Birthday	Monday, January 19
Presidents' Day	Monday, February 16
Memorial Day	Monday, May 25
Independence Day	Saturday, July 4
Labor Day	Monday, September 7
Columbus Day	Monday, October 12
Veterans Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Day	Friday, December 25