



## **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.

### 2016 Holiday Schedule

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

Our 2016 holiday schedule is as follows:

New Year's Day	Friday, January 1
Martin Luther King, Jr. Day	Monday, January 18
Presidents' Day	Monday, February 15
Memorial Day	Monday, May 30
Independence Day	Monday, July 4
Labor Day	Monday, September 5
Columbus Day	Monday, October 10
Veterans' Day	Friday, November 11
Thanksgiving Day	Thursday, November 24
Christmas Day	Monday, December 26