

Q1 JANUARY FEBRUARY MARCH

SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
					1				1	2	3	4	5			1	2	3	4	5
					<small>New Year's</small>															
2	3	4	5	6	7	8	6	7	8	9	10	11	12	6	7	8	9	10	11	12
9	10	11	12	13	14	15	13	14	15	16	17	18	19	13	14	15	16	17	18	19
16	17	18	19	20	21	22	20	21	22	23	24	25	26	20	21	22	23	24	25	26
	<small>M.L. King Day</small>							<small>President's Day</small>						<small>Daylight Saving</small>				<small>Purim</small>		
23	24	25	26	27	28	29	27	28						27	28	29	30	31		
30	31																			

Q2 APRIL MAY JUNE

SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
					1	2	1	2	3	4	5	6	7				1	2	3	4
3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11
10	11	12	13	14	15	16	15	16	17	18	19	20	21	<small>Shavuot</small>	<small>Shavuot</small>					
17	18	19	20	21	22	23	22	23	24	25	26	27	28	12	13	14	15	16	17	18
<small>Passover</small>					<small>Passover</small>	<small>Passover</small>	29	30	31					19	20	21	22	23	24	25
24	25	26	27	28	29	30		<small>Memorial Day</small>						26	27	28	29	30		

Q3 JULY AUGUST SEPTEMBER

SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
					1	2	1	2	3	4	5	6					1	2	3	
3	4	5	6	7	8	9	7	8	9	10	11	12	13	4	5	6	7	8	9	10
	<small>Independence Day</small>						14	15	16	17	18	19	20	11	12	13	14	15	16	17
10	11	12	13	14	15	16	21	22	23	24	25	26	27	18	19	20	21	22	23	24
17	18	19	20	21	22	23	28	29	30	31										
24	25	26	27	28	29	30								25	26	27	28	29	30	
31															<small>Rosh Hashanah</small>	<small>Rosh Hashanah</small>				

Q4 OCTOBER NOVEMBER DECEMBER

SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA
					1				1	2	3	4	5					1	2	3
2	3	4	5	6	7	8	6	7	8	9	10	11	12	4	5	6	7	8	9	10
		<small>Yom Kippur</small>					<small>Daylight Saving Time Ends</small>				<small>Veteran's Day</small>									
9	10	11	12	13	14	15	13	14	15	16	17	18	19	11	12	13	14	15	16	17
	<small>Sukkot</small>	<small>Sukkot</small>					20	21	22	23	24	25	26							
16	17	18	19	20	21	22					<small>Thanksgiving</small>			18	19	20	21	22	23	24
	<small>Shemini Atzeret</small>	<small>Simchat Torah</small>					27	28	29	30										
23	24	25	26	27	28	29								<small>Hanukkah Begins</small>						
30	31													25	26	27	28	29	30	31
														<small>Christmas</small>	<small>Christmas Day Off</small>					<small>New Year's Eve</small>

- Holiday — Most banks are closed
Allow an extra day for direct deposit
- Holiday — Empeon and banks are closed
Allow an extra day for direct deposit
- Last day to report QE adjustment