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Below is the 2012 holiday schedule for banks and PaySmart. "CLOSED" indicates the PaySmart office is also closed. Clients using direct deposit, please take time to review submission deadlines.

<u>No Direct Deposit</u>	<u>Check Date</u>	<u>Payroll Submitted By 1:00 PM On:</u>
New Years Day – CLOSED Mon, Jan 2	Jan 3 Jan 4	Dec 29 Dec 30
Martin Luther King Mon, Jan 16	Jan 17 Jan 18	Jan 12 Jan 13
Presidents Day Mon, Feb 20	Feb 21 Feb 22	Feb 16 Feb 17
Memorial Day Mon, May 28 – CLOSED	May 29 May 30	May 24 May 25
Independence Day Wed, July 4 – CLOSED	July 5 July 6	July 2 July 3
Labor Day Mon, Sept 3 – CLOSED	Sept 4 Sept 5	Aug 30 Aug 31
Columbus Day Mon, Oct 8	Oct 9 Oct 10	Oct 4 Oct 5
Veteran’s Day Mon, Nov 12	Nov 13 Nov 14	Nov 8 Nov 9
Thanksgiving Day Thurs, Nov 22 – CLOSED	Nov 23 Nov 26	Nov 20 Nov 21
Christmas Day Tue, Dec 25	Dec 26 Dec 27	Dec 21 Dec 24 *by 9:00 AM – PaySmart Closes at 12:00 PM
<u>PaySmart Closed, Banks Open</u>	<u>Check Date</u>	<u>Payroll Submitted By 1:00 PM On:</u>
Good Friday Fri, Apr 6	Apr 10	Apr 5
Black Friday Fri, Nov 23	Nov 27	Nov 21