

## 2012 Power Rate Checking Cycles & Holidays

**Chart of the statement and qualifying cycles for 2012:**

2012	Qualification Start Date	Qualification End Date		Statement Start Date	Statement End Date
<b>January</b>	12/30/2011	01/30/2012		01/01/2012	01/31/2012
<b>February</b>	01/31/2012	02/28/2012		02/01/2012	02/29/2012
<b>March</b>	02/29/2012	03/29/2012		03/01/2012	03/31/2012
<b>April</b>	03/30/2012	04/27/2012		04/01/2012	04/30/2012
<b>May</b>	04/30/2012	05/30/2012		05/01/2012	05/31/2012
<b>June</b>	05/31/2012	06/28/2012		06/01/2012	06/30/2012
<b>July</b>	06/29/2012	07/30/2012		07/01/2012	07/31/2012
<b>August</b>	07/31/2012	08/30/2012		08/01/2012	08/31/2012
<b>September</b>	08/31/2012	09/27/2012		09/01/2012	09/30/2012
<b>October</b>	09/28/2012	10/30/2012		10/01/2012	10/31/2012
<b>November</b>	10/31/2012	11/29/2012		11/01/2012	11/30/2012
<b>December</b>	11/30/2012	12/28/2012		12/01/2012	12/31/2012

**Business days are Monday through Friday, with the exception of the Federal Holidays listed below. Debit card transactions made on Saturdays, Sundays and Federal Holidays are not deducted from your account until the next business day.**

**When checking your Power Rate Checking Account balance, please note memo posts DO NOT qualify – all transactions must be deducted from your account to meet the monthly qualification.**

**Chart of Federal Holidays (non-processing business days) for 2012:**

Holiday Date	Reason
01/02/2012	New Year's Day Observed
01/16/2012	Martin Luther King Jr Day
02/20/2012	Presidents' Day
05/28/2012	Memorial Day
07/04/2012	Independence Day
09/03/2012	Labor Day
10/08/2012	Columbus Day
11/12/2012	Veteran's Day
11/22/2012	Thanksgiving Day
12/25/2012	Christmas Day