

# SIGNATURE BANK

## Observed Holidays and Office Closures

**New Year's Day, January 1<sup>st</sup>: Signature Bank is closed**

*\*Martin Luther King, Jr. Day, Third Monday of January: Federal Reserve closed; Signature Bank is open*

*\*Presidents' Day, Third Monday of February: Federal Reserve closed; Signature Bank is open*

**Memorial Day, Last Monday in May: Signature Bank is closed**

**Independence Day, July 4<sup>th</sup>: Signature Bank is closed**

**Labor Day, First Monday of September: Signature Bank is closed**

*\*Columbus Day, Second Monday of October: Federal Reserve closed; Signature Bank is open*

*\*Veteran's Day, November 11<sup>th</sup>: Federal Reserve closed; Signature Bank is open*

**Thanksgiving Day, Fourth Thursday of November: Signature Bank is closed**

**Christmas Eve Day\*\*, December 24<sup>th</sup>: Signature Bank closes at 12:00 PM  
(Wire and ACH cutoff time is 12:00 PM)**

**Christmas Day, December 25<sup>th</sup>: Signature Bank is closed**

**New Year's Eve Day\*\*, December 31<sup>st</sup>: Signature Bank Lobby closes at 3:00 PM,  
Drive Thru closes at 4:00 PM  
(Wire cutoff time is 3:00 PM, ACH cutoff time is 4:00 PM)**

### Saturday/Sunday holiday schedule:

*If an observed holiday falls on a Saturday. Signature Bank will be open the Friday before and the Monday following the holiday. If an observed holiday falls on a Sunday, Signature Bank will follow the Federal Reserve calendar and will be closed the following Monday.*

*\*If a non-observed federal holiday falls on a Saturday the Federal Reserve will be open the preceding Friday; however, if it falls on a Sunday the Federal Reserve will be closed the following Monday.*

*\*\*Christmas Eve and New Year's Eve holiday hours only apply on Monday through Friday.*