

2012 PROVIDENT SMART CHECKING: CYCLES & HOLIDAYS*



Below is a chart of the Qualification and Statement Cycles for 2012:

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

Below is a 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	President's 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 (Observed)
11/22/2012	Thanksgiving Day
12/25/2012	Christmas Day



***Subject to change without notice **All qualifying transactions must post and clear your account within one (1) statement period**