

## COLUMBUS DAY HOLIDAY

Monday, October 12<sup>th</sup>, 2009 is a legal public holiday in observance of Columbus Day.

Since Columbus Day is a legal public holiday, it should not be included in a borrower's rescission period or in HERA disclosure periods. Under Regulation Z, the following federal legal holidays are not considered business days and should not be included in a borrower's three-day rescission period or in HERA disclosure periods:

- New Year's Day
- Martin Luther King Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans' Day
- Thanksgiving Day
- Christmas Day

Our offices will be open on Monday, October 12<sup>th</sup>. If you have any questions, please contact your Account Executive.

