

**Reg E Error Resolution & Visa/MC Chargeback/Representation Date Chart for 2018**

System Date *	5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day	
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Monday	1/1/2018	<b>FEDERAL BANKING HOLIDAY</b>										
Tuesday	1/2/2018	9-Jan	17-Jan	31-Jan	1-Feb	16-Feb	3-Mar	18-Mar	2-Apr	2-May	1-Jun	1-Jul
Wednesday	1/3/2018	10-Jan	18-Jan	1-Feb	2-Feb	17-Feb	4-Mar	19-Mar	3-Apr	3-May	2-Jun	2-Jul
Thursday	1/4/2018	11-Jan	19-Jan	2-Feb	3-Feb	18-Feb	5-Mar	20-Mar	4-Apr	4-May	3-Jun	3-Jul
Friday	1/5/2018	12-Jan	22-Jan	5-Feb	4-Feb	19-Feb	6-Mar	21-Mar	5-Apr	5-May	4-Jun	4-Jul
Monday	1/8/2018	16-Jan	23-Jan	6-Feb	7-Feb	22-Feb	9-Mar	24-Mar	8-Apr	8-May	7-Jun	7-Jul
Tuesday	1/9/2018	17-Jan	24-Jan	7-Feb	8-Feb	23-Feb	10-Mar	25-Mar	9-Apr	9-May	8-Jun	8-Jul
Wednesday	1/10/2018	18-Jan	25-Jan	8-Feb	9-Feb	24-Feb	11-Mar	26-Mar	10-Apr	10-May	9-Jun	9-Jul
Thursday	1/11/2018	19-Jan	26-Jan	9-Feb	10-Feb	25-Feb	12-Mar	27-Mar	11-Apr	11-May	10-Jun	10-Jul
Friday	1/12/2018	22-Jan	29-Jan	12-Feb	11-Feb	26-Feb	13-Mar	28-Mar	12-Apr	12-May	11-Jun	11-Jul
Monday	1/15/2018	<b>FEDERAL BANKING HOLIDAY</b>										
Tuesday	1/16/2018	23-Jan	30-Jan	13-Feb	15-Feb	2-Mar	17-Mar	1-Apr	16-Apr	16-May	15-Jun	15-Jul
Wednesday	1/17/2018	24-Jan	31-Jan	14-Feb	16-Feb	3-Mar	18-Mar	2-Apr	17-Apr	17-May	16-Jun	16-Jul
Thursday	1/18/2018	25-Jan	1-Feb	15-Feb	17-Feb	4-Mar	19-Mar	3-Apr	18-Apr	18-May	17-Jun	17-Jul
Friday	1/19/2018	26-Jan	2-Feb	16-Feb	18-Feb	5-Mar	20-Mar	4-Apr	19-Apr	19-May	18-Jun	18-Jul
Monday	1/22/2018	29-Jan	5-Feb	20-Feb	21-Feb	8-Mar	23-Mar	7-Apr	22-Apr	22-May	21-Jun	21-Jul
Tuesday	1/23/2018	30-Jan	6-Feb	21-Feb	22-Feb	9-Mar	24-Mar	8-Apr	23-Apr	23-May	22-Jun	22-Jul
Wednesday	1/24/2018	31-Jan	7-Feb	22-Feb	23-Feb	10-Mar	25-Mar	9-Apr	24-Apr	24-May	23-Jun	23-Jul
Thursday	1/25/2018	1-Feb	8-Feb	23-Feb	24-Feb	11-Mar	26-Mar	10-Apr	25-Apr	25-May	24-Jun	24-Jul
Friday	1/26/2018	2-Feb	9-Feb	26-Feb	25-Feb	12-Mar	27-Mar	11-Apr	26-Apr	26-May	25-Jun	25-Jul
Monday	1/29/2018	5-Feb	12-Feb	27-Feb	28-Feb	15-Mar	30-Mar	14-Apr	29-Apr	29-May	28-Jun	28-Jul
Tuesday	1/30/2018	6-Feb	13-Feb	28-Feb	1-Mar	16-Mar	31-Mar	15-Apr	30-Apr	30-May	29-Jun	29-Jul
Wednesday	1/31/2018	7-Feb	14-Feb	1-Mar	2-Mar	17-Mar	1-Apr	16-Apr	1-May	31-May	30-Jun	30-Jul
Thursday	2/1/2018	8-Feb	15-Feb	2-Mar	3-Mar	18-Mar	2-Apr	17-Apr	2-May	1-Jun	1-Jul	31-Jul
Friday	2/2/2018	9-Feb	16-Feb	5-Mar	4-Mar	19-Mar	3-Apr	18-Apr	3-May	2-Jun	2-Jul	1-Aug
Monday	2/5/2018	12-Feb	20-Feb	6-Mar	7-Mar	22-Mar	6-Apr	21-Apr	6-May	5-Jun	5-Jul	4-Aug
Tuesday	2/6/2018	13-Feb	21-Feb	7-Mar	8-Mar	23-Mar	7-Apr	22-Apr	7-May	6-Jun	6-Jul	5-Aug
Wednesday	2/7/2018	14-Feb	22-Feb	8-Mar	9-Mar	24-Mar	8-Apr	23-Apr	8-May	7-Jun	7-Jul	6-Aug
Thursday	2/8/2018	15-Feb	23-Feb	9-Mar	10-Mar	25-Mar	9-Apr	24-Apr	9-May	8-Jun	8-Jul	7-Aug
Friday	2/9/2018	16-Feb	26-Feb	12-Mar	11-Mar	26-Mar	10-Apr	25-Apr	10-May	9-Jun	9-Jul	8-Aug
Monday	2/12/2018	20-Feb	27-Feb	13-Mar	14-Mar	29-Mar	13-Apr	28-Apr	13-May	12-Jun	12-Jul	11-Aug
Tuesday	2/13/2018	21-Feb	28-Feb	14-Mar	15-Mar	30-Mar	14-Apr	29-Apr	14-May	13-Jun	13-Jul	12-Aug
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Thursday	2/15/2018	23-Feb	2-Mar	16-Mar	17-Mar	1-Apr	16-Apr	1-May	16-May	15-Jun	15-Jul	14-Aug
Friday	2/16/2018	26-Feb	5-Mar	19-Mar	18-Mar	2-Apr	17-Apr	2-May	17-May	16-Jun	16-Jul	15-Aug
Monday	2/19/2018	<b>FEDERAL BANKING HOLIDAY</b>										
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Thursday	2/22/2018	1-Mar	8-Mar	22-Mar	24-Mar	8-Apr	23-Apr	8-May	23-May	22-Jun	22-Jul	21-Aug
Friday	2/23/2018	2-Mar	9-Mar	23-Mar	25-Mar	9-Apr	24-Apr	9-May	24-May	23-Jun	23-Jul	22-Aug

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Tuesday	3/13/2018	20-Mar	27-Mar	10-Apr	12-Apr	27-Apr	12-May	27-May	11-Jun	11-Jul	10-Aug	9-Sep
Wednesday	3/14/2018	21-Mar	28-Mar	11-Apr	13-Apr	28-Apr	13-May	28-May	12-Jun	12-Jul	11-Aug	10-Sep
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Monday	3/19/2018	26-Mar	2-Apr	16-Apr	18-Apr	3-May	18-May	2-Jun	17-Jun	17-Jul	16-Aug	15-Sep
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Wednesday	3/21/2018	28-Mar	4-Apr	18-Apr	20-Apr	5-May	20-May	4-Jun	19-Jun	19-Jul	18-Aug	17-Sep
Thursday	3/22/2018	29-Mar	5-Apr	19-Apr	21-Apr	6-May	21-May	5-Jun	20-Jun	20-Jul	19-Aug	18-Sep
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Wednesday	4/25/2018	2-May	9-May	23-May	25-May	9-Jun	24-Jun	9-Jul	24-Jul	23-Aug	22-Sep	22-Oct
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Friday	4/27/2018	4-May	11-May	25-May	27-May	11-Jun	26-Jun	11-Jul	26-Jul	25-Aug	24-Sep	24-Oct
Monday	4/30/2018	7-May	14-May	29-May	30-May	14-Jun	29-Jun	14-Jul	29-Jul	28-Aug	27-Sep	27-Oct
Tuesday	5/1/2018	8-May	15-May	30-May	31-May	15-Jun	30-Jun	15-Jul	30-Jul	29-Aug	28-Sep	28-Oct
Wednesday	5/2/2018	9-May	16-May	31-May	1-Jun	16-Jun	1-Jul	16-Jul	31-Jul	30-Aug	29-Sep	29-Oct
Thursday	5/3/2018	10-May	17-May	1-Jun	2-Jun	17-Jun	2-Jul	17-Jul	1-Aug	31-Aug	30-Sep	30-Oct
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Thursday	5/10/2018	17-May	24-May	8-Jun	9-Jun	24-Jun	9-Jul	24-Jul	8-Aug	7-Sep	7-Oct	6-Nov
Friday	5/11/2018	18-May	25-May	11-Jun	10-Jun	25-Jun	10-Jul	25-Jul	9-Aug	8-Sep	8-Oct	7-Nov
Monday	5/14/2018	21-May	29-May	12-Jun	13-Jun	28-Jun	13-Jul	28-Jul	12-Aug	11-Sep	11-Oct	10-Nov
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Thursday	5/17/2018	24-May	1-Jun	15-Jun	16-Jun	1-Jul	16-Jul	31-Jul	15-Aug	14-Sep	14-Oct	13-Nov
Friday	5/18/2018	25-May	4-Jun	18-Jun	17-Jun	2-Jul	17-Jul	1-Aug	16-Aug	15-Sep	15-Oct	14-Nov
Monday	5/21/2018	29-May	5-Jun	19-Jun	20-Jun	5-Jul	20-Jul	4-Aug	19-Aug	18-Sep	18-Oct	17-Nov
Tuesday	5/22/2018	30-May	6-Jun	20-Jun	21-Jun	6-Jul	21-Jul	5-Aug	20-Aug	19-Sep	19-Oct	18-Nov
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Thursday	5/24/2018	1-Jun	8-Jun	22-Jun	23-Jun	8-Jul	23-Jul	7-Aug	22-Aug	21-Sep	21-Oct	20-Nov
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Friday	6/1/2018	8-Jun	15-Jun	29-Jun	1-Jul	16-Jul	31-Jul	15-Aug	30-Aug	29-Sep	29-Oct	28-Nov
Monday	6/4/2018	11-Jun	18-Jun	2-Jul	4-Jul	19-Jul	3-Aug	18-Aug	2-Sep	2-Oct	1-Nov	1-Dec
Tuesday	6/5/2018	12-Jun	19-Jun	3-Jul	5-Jul	20-Jul	4-Aug	19-Aug	3-Sep	3-Oct	2-Nov	2-Dec
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Thursday	6/7/2018	14-Jun	21-Jun	6-Jul	7-Jul	22-Jul	6-Aug	21-Aug	5-Sep	5-Oct	4-Nov	4-Dec
Friday	6/8/2018	15-Jun	22-Jun	9-Jul	8-Jul	23-Jul	7-Aug	22-Aug	6-Sep	6-Oct	5-Nov	5-Dec
Monday	6/11/2018	18-Jun	25-Jun	10-Jul	11-Jul	26-Jul	10-Aug	25-Aug	9-Sep	9-Oct	8-Nov	8-Dec
Tuesday	6/12/2018	19-Jun	26-Jun	11-Jul	12-Jul	27-Jul	11-Aug	26-Aug	10-Sep	10-Oct	9-Nov	9-Dec
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Monday	6/18/2018	25-Jun	2-Jul	17-Jul	18-Jul	2-Aug	17-Aug	1-Sep	16-Sep	16-Oct	15-Nov	15-Dec
Tuesday	6/19/2018	26-Jun	3-Jul	18-Jul	19-Jul	3-Aug	18-Aug	2-Sep	17-Sep	17-Oct	16-Nov	16-Dec
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Thursday	6/21/2018	28-Jun	6-Jul	20-Jul	21-Jul	5-Aug	20-Aug	4-Sep	19-Sep	19-Oct	18-Nov	18-Dec
Friday	6/22/2018	29-Jun	9-Jul	23-Jul	22-Jul	6-Aug	21-Aug	5-Sep	20-Sep	20-Oct	19-Nov	19-Dec
Monday	6/25/2018	2-Jul	10-Jul	24-Jul	25-Jul	9-Aug	24-Aug	8-Sep	23-Sep	23-Oct	22-Nov	22-Dec
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Monday	7/9/2018	16-Jul	23-Jul	6-Aug	8-Aug	23-Aug	7-Sep	22-Sep	7-Oct	6-Nov	6-Dec	5-Jan
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Wednesday	7/11/2018	18-Jul	25-Jul	8-Aug	10-Aug	25-Aug	9-Sep	24-Sep	9-Oct	8-Nov	8-Dec	7-Jan
Thursday	7/12/2018	19-Jul	26-Jul	9-Aug	11-Aug	26-Aug	10-Sep	25-Sep	10-Oct	9-Nov	9-Dec	8-Jan
Friday	7/13/2018	20-Jul	27-Jul	10-Aug	12-Aug	27-Aug	11-Sep	26-Sep	11-Oct	10-Nov	10-Dec	9-Jan
Monday	7/16/2018	23-Jul	30-Jul	13-Aug	15-Aug	30-Aug	14-Sep	29-Sep	14-Oct	13-Nov	13-Dec	12-Jan
Tuesday	7/17/2018	24-Jul	31-Jul	14-Aug	16-Aug	31-Aug	15-Sep	30-Sep	15-Oct	14-Nov	14-Dec	13-Jan
Wednesday	7/18/2018	25-Jul	1-Aug	15-Aug	17-Aug	1-Sep	16-Sep	1-Oct	16-Oct	15-Nov	15-Dec	14-Jan
Thursday	7/19/2018	26-Jul	2-Aug	16-Aug	18-Aug	2-Sep	17-Sep	2-Oct	17-Oct	16-Nov	16-Dec	15-Jan
Friday	7/20/2018	27-Jul	3-Aug	17-Aug	19-Aug	3-Sep	18-Sep	3-Oct	18-Oct	17-Nov	17-Dec	16-Jan
Monday	7/23/2018	30-Jul	6-Aug	20-Aug	22-Aug	6-Sep	21-Sep	6-Oct	21-Oct	20-Nov	20-Dec	19-Jan
Tuesday	7/24/2018	31-Jul	7-Aug	21-Aug	23-Aug	7-Sep	22-Sep	7-Oct	22-Oct	21-Nov	21-Dec	20-Jan
Wednesday	7/25/2018	1-Aug	8-Aug	22-Aug	24-Aug	8-Sep	23-Sep	8-Oct	23-Oct	22-Nov	22-Dec	21-Jan
Thursday	7/26/2018	2-Aug	9-Aug	23-Aug	25-Aug	9-Sep	24-Sep	9-Oct	24-Oct	23-Nov	23-Dec	22-Jan
Friday	7/27/2018	3-Aug	10-Aug	24-Aug	26-Aug	10-Sep	25-Sep	10-Oct	25-Oct	24-Nov	24-Dec	23-Jan
Monday	7/30/2018	6-Aug	13-Aug	27-Aug	29-Aug	13-Sep	28-Sep	13-Oct	28-Oct	27-Nov	27-Dec	26-Jan
Tuesday	7/31/2018	7-Aug	14-Aug	28-Aug	30-Aug	14-Sep	29-Sep	14-Oct	29-Oct	28-Nov	28-Dec	27-Jan
Wednesday	8/1/2018	8-Aug	15-Aug	29-Aug	31-Aug	15-Sep	30-Sep	15-Oct	30-Oct	29-Nov	29-Dec	28-Jan
Thursday	8/2/2018	9-Aug	16-Aug	30-Aug	1-Sep	16-Sep	1-Oct	16-Oct	31-Oct	30-Nov	30-Dec	29-Jan
Friday	8/3/2018	10-Aug	17-Aug	31-Aug	2-Sep	17-Sep	2-Oct	17-Oct	1-Nov	1-Dec	31-Dec	30-Jan
Monday	8/6/2018	13-Aug	20-Aug	4-Sep	5-Sep	20-Sep	5-Oct	20-Oct	4-Nov	4-Dec	3-Jan	2-Feb
Tuesday	8/7/2018	14-Aug	21-Aug	5-Sep	6-Sep	21-Sep	6-Oct	21-Oct	5-Nov	5-Dec	4-Jan	3-Feb
Wednesday	8/8/2018	15-Aug	22-Aug	6-Sep	7-Sep	22-Sep	7-Oct	22-Oct	6-Nov	6-Dec	5-Jan	4-Feb
Thursday	8/9/2018	16-Aug	23-Aug	7-Sep	8-Sep	23-Sep	8-Oct	23-Oct	7-Nov	7-Dec	6-Jan	5-Feb
Friday	8/10/2018	17-Aug	24-Aug	10-Sep	9-Sep	24-Sep	9-Oct	24-Oct	8-Nov	8-Dec	7-Jan	6-Feb
Monday	8/13/2018	20-Aug	27-Aug	11-Sep	12-Sep	27-Sep	12-Oct	27-Oct	11-Nov	11-Dec	10-Jan	9-Feb
Tuesday	8/14/2018	21-Aug	28-Aug	12-Sep	13-Sep	28-Sep	13-Oct	28-Oct	12-Nov	12-Dec	11-Jan	10-Feb
Wednesday	8/15/2018	22-Aug	29-Aug	13-Sep	14-Sep	29-Sep	14-Oct	29-Oct	13-Nov	13-Dec	12-Jan	11-Feb
Thursday	8/16/2018	23-Aug	30-Aug	14-Sep	15-Sep	30-Sep	15-Oct	30-Oct	14-Nov	14-Dec	13-Jan	12-Feb

**Reg E Error Resolution & Visa/MC Chargeback/Representation Date Chart for 2018**

System Date *	5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day	
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Friday	8/17/2018	24-Aug	31-Aug	17-Sep	16-Sep	1-Oct	16-Oct	31-Oct	15-Nov	15-Dec	14-Jan	13-Feb
Monday	8/20/2018	27-Aug	4-Sep	18-Sep	19-Sep	4-Oct	19-Oct	3-Nov	18-Nov	18-Dec	17-Jan	16-Feb
Tuesday	8/21/2018	28-Aug	5-Sep	19-Sep	20-Sep	5-Oct	20-Oct	4-Nov	19-Nov	19-Dec	18-Jan	17-Feb
Wednesday	8/22/2018	29-Aug	6-Sep	20-Sep	21-Sep	6-Oct	21-Oct	5-Nov	20-Nov	20-Dec	19-Jan	18-Feb
Thursday	8/23/2018	30-Aug	7-Sep	21-Sep	22-Sep	7-Oct	22-Oct	6-Nov	21-Nov	21-Dec	20-Jan	19-Feb
Friday	8/24/2018	31-Aug	10-Sep	24-Sep	23-Sep	8-Oct	23-Oct	7-Nov	22-Nov	22-Dec	21-Jan	20-Feb
Monday	8/27/2018	4-Sep	11-Sep	25-Sep	26-Sep	11-Oct	26-Oct	10-Nov	25-Nov	25-Dec	24-Jan	23-Feb
Tuesday	8/28/2018	5-Sep	12-Sep	26-Sep	27-Sep	12-Oct	27-Oct	11-Nov	26-Nov	26-Dec	25-Jan	24-Feb
Wednesday	8/29/2018	6-Sep	13-Sep	27-Sep	28-Sep	13-Oct	28-Oct	12-Nov	27-Nov	27-Dec	26-Jan	25-Feb
Thursday	8/30/2018	7-Sep	14-Sep	28-Sep	29-Sep	14-Oct	29-Oct	13-Nov	28-Nov	28-Dec	27-Jan	26-Feb
Friday	8/31/2018	10-Sep	17-Sep	1-Oct	30-Sep	15-Oct	30-Oct	14-Nov	29-Nov	29-Dec	28-Jan	27-Feb
Monday	9/3/2018	FEDERAL BANKING HOLIDAY										
Tuesday	9/4/2018	11-Sep	18-Sep	2-Oct	4-Oct	19-Oct	3-Nov	18-Nov	3-Dec	2-Jan	1-Feb	3-Mar
Wednesday	9/5/2018	12-Sep	19-Sep	3-Oct	5-Oct	20-Oct	4-Nov	19-Nov	4-Dec	3-Jan	2-Feb	4-Mar
Thursday	9/6/2018	13-Sep	20-Sep	4-Oct	6-Oct	21-Oct	5-Nov	20-Nov	5-Dec	4-Jan	3-Feb	5-Mar
Friday	9/7/2018	14-Sep	21-Sep	5-Oct	7-Oct	22-Oct	6-Nov	21-Nov	6-Dec	5-Jan	4-Feb	6-Mar
Monday	9/10/2018	17-Sep	24-Sep	9-Oct	10-Oct	25-Oct	9-Nov	24-Nov	9-Dec	8-Jan	7-Feb	9-Mar
Tuesday	9/11/2018	18-Sep	25-Sep	10-Oct	11-Oct	26-Oct	10-Nov	25-Nov	10-Dec	9-Jan	8-Feb	10-Mar
Wednesday	9/12/2018	19-Sep	26-Sep	11-Oct	12-Oct	27-Oct	11-Nov	26-Nov	11-Dec	10-Jan	9-Feb	11-Mar
Thursday	9/13/2018	20-Sep	27-Sep	12-Oct	13-Oct	28-Oct	12-Nov	27-Nov	12-Dec	11-Jan	10-Feb	12-Mar
Friday	9/14/2018	21-Sep	28-Sep	15-Oct	14-Oct	29-Oct	13-Nov	28-Nov	13-Dec	12-Jan	11-Feb	13-Mar
Monday	9/17/2018	24-Sep	1-Oct	16-Oct	17-Oct	1-Nov	16-Nov	1-Dec	16-Dec	15-Jan	14-Feb	16-Mar
Tuesday	9/18/2018	25-Sep	2-Oct	17-Oct	18-Oct	2-Nov	17-Nov	2-Dec	17-Dec	16-Jan	15-Feb	17-Mar
Wednesday	9/19/2018	26-Sep	3-Oct	18-Oct	19-Oct	3-Nov	18-Nov	3-Dec	18-Dec	17-Jan	16-Feb	18-Mar
Thursday	9/20/2018	27-Sep	4-Oct	19-Oct	20-Oct	4-Nov	19-Nov	4-Dec	19-Dec	18-Jan	17-Feb	19-Mar
Friday	9/21/2018	28-Sep	5-Oct	22-Oct	21-Oct	5-Nov	20-Nov	5-Dec	20-Dec	19-Jan	18-Feb	20-Mar
Monday	9/24/2018	1-Oct	9-Oct	23-Oct	24-Oct	8-Nov	23-Nov	8-Dec	23-Dec	22-Jan	21-Feb	23-Mar
Tuesday	9/25/2018	2-Oct	10-Oct	24-Oct	25-Oct	9-Nov	24-Nov	9-Dec	24-Dec	23-Jan	22-Feb	24-Mar
Wednesday	9/26/2018	3-Oct	11-Oct	25-Oct	26-Oct	10-Nov	25-Nov	10-Dec	25-Dec	24-Jan	23-Feb	25-Mar
Thursday	9/27/2018	4-Oct	12-Oct	26-Oct	27-Oct	11-Nov	26-Nov	11-Dec	26-Dec	25-Jan	24-Feb	26-Mar
Friday	9/28/2018	5-Oct	15-Oct	29-Oct	28-Oct	12-Nov	27-Nov	12-Dec	27-Dec	26-Jan	25-Feb	27-Mar
Monday	10/1/2018	9-Oct	16-Oct	30-Oct	31-Oct	15-Nov	30-Nov	15-Dec	30-Dec	29-Jan	28-Feb	30-Mar
Tuesday	10/2/2018	10-Oct	17-Oct	31-Oct	1-Nov	16-Nov	1-Dec	16-Dec	31-Dec	30-Jan	1-Mar	31-Mar
Wednesday	10/3/2018	11-Oct	18-Oct	1-Nov	2-Nov	17-Nov	2-Dec	17-Dec	1-Jan	31-Jan	2-Mar	1-Apr
Thursday	10/4/2018	12-Oct	19-Oct	2-Nov	3-Nov	18-Nov	3-Dec	18-Dec	2-Jan	1-Feb	3-Mar	2-Apr
Friday	10/5/2018	15-Oct	22-Oct	5-Nov	4-Nov	19-Nov	4-Dec	19-Dec	3-Jan	2-Feb	4-Mar	3-Apr
Monday	10/8/2018	FEDERAL BANKING HOLIDAY										
Tuesday	10/9/2018	16-Oct	23-Oct	6-Nov	8-Nov	23-Nov	8-Dec	23-Dec	7-Jan	6-Feb	8-Mar	7-Apr
Wednesday	10/10/2018	17-Oct	24-Oct	7-Nov	9-Nov	24-Nov	9-Dec	24-Dec	8-Jan	7-Feb	9-Mar	8-Apr
Thursday	10/11/2018	18-Oct	25-Oct	8-Nov	10-Nov	25-Nov	10-Dec	25-Dec	9-Jan	8-Feb	10-Mar	9-Apr
Friday	10/12/2018	19-Oct	26-Oct	9-Nov	11-Nov	26-Nov	11-Dec	26-Dec	10-Jan	9-Feb	11-Mar	10-Apr

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System Date *	5th Business Day	10th Business Day	20th Business Day	30th Calendar Day	45th Calendar Day	60th Calendar Day	75th Calendar Day	90th Calendar Day	120th Calendar Day	150th Calendar Day	180th Calendar Day	
Day	Date	Visa Provisional Credit	Reg E & MasterCard Provisional Credit	Reg E New Acct Provisional Credit	Visa/MC Chargeback and Representation Period	ATM, Domestic ACH and Reg E Resolution and Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	POS, Foreign ATM and New Acct Resolution and Visa/MC Cback/Represent	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period	Visa/MC Chargeback and Representation Period
Monday	10/15/2018	22-Oct	29-Oct	13-Nov	14-Nov	29-Nov	14-Dec	29-Dec	13-Jan	12-Feb	14-Mar	13-Apr
Tuesday	10/16/2018	23-Oct	30-Oct	14-Nov	15-Nov	30-Nov	15-Dec	30-Dec	14-Jan	13-Feb	15-Mar	14-Apr
Wednesday	10/17/2018	24-Oct	31-Oct	15-Nov	16-Nov	1-Dec	16-Dec	31-Dec	15-Jan	14-Feb	16-Mar	15-Apr
Thursday	10/18/2018	25-Oct	1-Nov	16-Nov	17-Nov	2-Dec	17-Dec	1-Jan	16-Jan	15-Feb	17-Mar	16-Apr
Friday	10/19/2018	26-Oct	2-Nov	19-Nov	18-Nov	3-Dec	18-Dec	2-Jan	17-Jan	16-Feb	18-Mar	17-Apr
Monday	10/22/2018	29-Oct	5-Nov	20-Nov	21-Nov	6-Dec	21-Dec	5-Jan	20-Jan	19-Feb	21-Mar	20-Apr
Tuesday	10/23/2018	30-Oct	6-Nov	21-Nov	22-Nov	7-Dec	22-Dec	6-Jan	21-Jan	20-Feb	22-Mar	21-Apr
Wednesday	10/24/2018	31-Oct	7-Nov	23-Nov	23-Nov	8-Dec	23-Dec	7-Jan	22-Jan	21-Feb	23-Mar	22-Apr
Thursday	10/25/2018	1-Nov	8-Nov	26-Nov	24-Nov	9-Dec	24-Dec	8-Jan	23-Jan	22-Feb	24-Mar	23-Apr
Friday	10/26/2018	2-Nov	9-Nov	27-Nov	25-Nov	10-Dec	25-Dec	9-Jan	24-Jan	23-Feb	25-Mar	24-Apr
Monday	10/29/2018	5-Nov	13-Nov	28-Nov	28-Nov	13-Dec	28-Dec	12-Jan	27-Jan	26-Feb	28-Mar	27-Apr
Tuesday	10/30/2018	6-Nov	14-Nov	29-Nov	29-Nov	14-Dec	29-Dec	13-Jan	28-Jan	27-Feb	29-Mar	28-Apr
Wednesday	10/31/2018	7-Nov	15-Nov	30-Nov	30-Nov	15-Dec	30-Dec	14-Jan	29-Jan	28-Feb	30-Mar	29-Apr
Thursday	11/1/2018	8-Nov	16-Nov	3-Dec	1-Dec	16-Dec	31-Dec	15-Jan	30-Jan	1-Mar	31-Mar	30-Apr
Friday	11/2/2018	9-Nov	19-Nov	4-Dec	2-Dec	17-Dec	1-Jan	16-Jan	31-Jan	2-Mar	1-Apr	1-May
Monday	11/5/2018	13-Nov	20-Nov	5-Dec	5-Dec	20-Dec	4-Jan	19-Jan	3-Feb	5-Mar	4-Apr	4-May
Tuesday	11/6/2018	14-Nov	21-Nov	6-Dec	6-Dec	21-Dec	5-Jan	20-Jan	4-Feb	6-Mar	5-Apr	5-May
Wednesday	11/7/2018	15-Nov	23-Nov	7-Dec	7-Dec	22-Dec	6-Jan	21-Jan	5-Feb	7-Mar	6-Apr	6-May
Thursday	11/8/2018	16-Nov	26-Nov	10-Dec	8-Dec	23-Dec	7-Jan	22-Jan	6-Feb	8-Mar	7-Apr	7-May
Friday	11/9/2018	19-Nov	27-Nov	11-Dec	9-Dec	24-Dec	8-Jan	23-Jan	7-Feb	9-Mar	8-Apr	8-May
Monday	11/12/2018	FEDERAL BANKING HOLIDAY										
Tuesday	11/13/2018	20-Nov	28-Nov	12-Dec	13-Dec	28-Dec	12-Jan	27-Jan	11-Feb	13-Mar	12-Apr	12-May
Wednesday	11/14/2018	21-Nov	29-Nov	13-Dec	14-Dec	29-Dec	13-Jan	28-Jan	12-Feb	14-Mar	13-Apr	13-May
Thursday	11/15/2018	23-Nov	30-Nov	14-Dec	15-Dec	30-Dec	14-Jan	29-Jan	13-Feb	15-Mar	14-Apr	14-May
Friday	11/16/2018	26-Nov	3-Dec	17-Dec	16-Dec	31-Dec	15-Jan	30-Jan	14-Feb	16-Mar	15-Apr	15-May
Monday	11/19/2018	27-Nov	4-Dec	18-Dec	19-Dec	3-Jan	18-Jan	2-Feb	17-Feb	19-Mar	18-Apr	18-May
Tuesday	11/20/2018	28-Nov	5-Dec	19-Dec	20-Dec	4-Jan	19-Jan	3-Feb	18-Feb	20-Mar	19-Apr	19-May
Wednesday	11/21/2018	29-Nov	6-Dec	20-Dec	21-Dec	5-Jan	20-Jan	4-Feb	19-Feb	21-Mar	20-Apr	20-May
Thursday	11/22/2018	FEDERAL BANKING HOLIDAY										
Friday	11/23/2018	30-Nov	7-Dec	21-Dec	23-Dec	7-Jan	22-Jan	6-Feb	21-Feb	23-Mar	22-Apr	22-May
Monday	11/26/2018	3-Dec	10-Dec	24-Dec	26-Dec	10-Jan	25-Jan	9-Feb	24-Feb	26-Mar	25-Apr	25-May
Tuesday	11/27/2018	4-Dec	11-Dec	26-Dec	27-Dec	11-Jan	26-Jan	10-Feb	25-Feb	27-Mar	26-Apr	26-May
Wednesday	11/28/2018	5-Dec	12-Dec	27-Dec	28-Dec	12-Jan	27-Jan	11-Feb	26-Feb	28-Mar	27-Apr	27-May
Thursday	11/29/2018	6-Dec	13-Dec	28-Dec	29-Dec	13-Jan	28-Jan	12-Feb	27-Feb	29-Mar	28-Apr	28-May
Friday	11/30/2018	7-Dec	14-Dec	31-Dec	30-Dec	14-Jan	29-Jan	13-Feb	28-Feb	30-Mar	29-Apr	29-May
Monday	12/3/2018	10-Dec	17-Dec	2-Jan	2-Jan	17-Jan	1-Feb	16-Feb	3-Mar	2-Apr	2-May	1-Jun
Tuesday	12/4/2018	11-Dec	18-Dec	3-Jan	3-Jan	18-Jan	2-Feb	17-Feb	4-Mar	3-Apr	3-May	2-Jun
Wednesday	12/5/2018	12-Dec	19-Dec	4-Jan	4-Jan	19-Jan	3-Feb	18-Feb	5-Mar	4-Apr	4-May	3-Jun
Thursday	12/6/2018	13-Dec	20-Dec	7-Jan	5-Jan	20-Jan	4-Feb	19-Feb	6-Mar	5-Apr	5-May	4-Jun
Friday	12/7/2018	14-Dec	21-Dec	8-Jan	6-Jan	21-Jan	5-Feb	20-Feb	7-Mar	6-Apr	6-May	5-Jun
Monday	12/10/2018	17-Dec	24-Dec	9-Jan	9-Jan	24-Jan	8-Feb	23-Feb	10-Mar	9-Apr	9-May	8-Jun

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Tuesday	12/11/2018	18-Dec	26-Dec	10-Jan	10-Jan	25-Jan	9-Feb	24-Feb	11-Mar	10-Apr	10-May	9-Jun
Wednesday	12/12/2018	19-Dec	27-Dec	11-Jan	11-Jan	26-Jan	10-Feb	25-Feb	12-Mar	11-Apr	11-May	10-Jun
Thursday	12/13/2018	20-Dec	28-Dec	14-Jan	12-Jan	27-Jan	11-Feb	26-Feb	13-Mar	12-Apr	12-May	11-Jun
Friday	12/14/2018	21-Dec	31-Dec	15-Jan	13-Jan	28-Jan	12-Feb	27-Feb	14-Mar	13-Apr	13-May	12-Jun
Monday	12/17/2018	24-Dec	2-Jan	16-Jan	16-Jan	31-Jan	15-Feb	2-Mar	17-Mar	16-Apr	16-May	15-Jun
Tuesday	12/18/2018	26-Dec	3-Jan	17-Jan	17-Jan	1-Feb	16-Feb	3-Mar	18-Mar	17-Apr	17-May	16-Jun
Wednesday	12/19/2018	27-Dec	4-Jan	18-Jan	18-Jan	2-Feb	17-Feb	4-Mar	19-Mar	18-Apr	18-May	17-Jun
Thursday	12/20/2018	28-Dec	7-Jan	22-Jan	19-Jan	3-Feb	18-Feb	5-Mar	20-Mar	19-Apr	19-May	18-Jun
Friday	12/21/2018	31-Dec	8-Jan	23-Jan	20-Jan	4-Feb	19-Feb	6-Mar	21-Mar	20-Apr	20-May	19-Jun
Monday	12/24/2018	2-Jan	9-Jan	24-Jan	23-Jan	7-Feb	22-Feb	9-Mar	24-Mar	23-Apr	23-May	22-Jun
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Wednesday	12/26/2018	3-Jan	10-Jan	25-Jan	25-Jan	9-Feb	24-Feb	11-Mar	26-Mar	25-Apr	25-May	24-Jun
Thursday	12/27/2018	4-Jan	11-Jan	28-Jan	26-Jan	10-Feb	25-Feb	12-Mar	27-Mar	26-Apr	26-May	25-Jun
Friday	12/28/2018	7-Jan	14-Jan	29-Jan	27-Jan	11-Feb	26-Feb	13-Mar	28-Mar	27-Apr	27-May	26-Jun
Monday	1/1/2019	FEDERAL BANKING HOLIDAY										