## 2024 Transmittal Calendar for YMCAs

	JANUARY											
S	М	Т	W	Т	F	S						
	1	2	3	4	5	6						
7	8	9	10	11	12	13						
14	15	16	17	18	19	20						
21	. 22	23	24	25	26	27						
28	29	30	31									

FEBRUARY											
S M T W T F S											
				1	2	3					
4	5	6	7	8	9	10					
11	12	13	14	15	16	17					
18	19	20	21	22	23	24					
25	26	27	28	29							

MARCH										
S	М	Т	W	Т	F	S				
					1	2				
3	4	5	6	7	8	9				
10	11	12	13	14	15	16				
17	18	19	20	21	22	23				
24/31	25	26	27	28	29	30				

	APRIL											
S	М	Т	W	Т	F	S						
	1	2	3	4	5	6						
7	8	9	10	11	12	13						
14	15	16	17	18	19	20						
21	22	23	24	25	26	27						
28	29	30										

	MAY											
S	M	Т	W	Т	F	S						
			1	2	3	4						
5	6	7	8	9	10	11						
12	13	14	15	16	17	18						
19	20	21	22	23	24	25						
26	27	28	29	30	31							

JUNE											
S	М	Т	W	T	F	S					
						1					
2	3	4	5	6	7	8					
9	10	11	12	13	14	15					
16	17	18	19	20	21	22					
23/30	24	25	26	27	28	29					

JULY											
S	М	Т	W	Т	F	S					
	1	2	3	4	5	6					
7	8	9	10	11	12	13					
14	15	16	17	18	19	20					
21	22	23	24	25	26	27					
28	29	30	31								

AUGUST											
S	М	Т	W	Т	F	S					
				1	2	3					
4	5	6	7	8	9	10					
11	12	13	14	15	16	17					
18	19	20	21	22	23	24					
25	26	27	28	29	30	31					

SEPTEMBER											
S	М	Т	W	Т	F	S					
1	2	3	4	5	6	7					
8	9	10	11	12	13	14					
15	16	17	18	19	20	21					
22	23	24	25	26	27	28					
29	30										

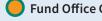
OCTOBER											
S	М	Т	W	Т	F	S					
		1	2	3	4	5					
6	7	8	9	10	11	12					
13	14	15	16	17	18	19					
20	21	22	23	24	25	26					
27	28	29	30	31							

NOVEMBER											
5	М	Т	W	T	F	S					
					1	2					
3	4	5	6	7	8	9					
0	1	12	13	14	15	16					
7	18	19	20	21	22	23					
4	25	26	27	28	29	30					
	3 0 7 4	3 4 0 11 7 18	3 4 5 0 11 12 7 18 19	3 4 5 6 0 11 12 13 7 18 19 20	3 4 5 6 7 0 11 12 13 14 7 18 19 20 21	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					

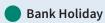
DECEMBER											
S	М	Т	W	T	F	S					
1	2	3	4	5	6	7					
8	9	10	11	12	13	14					
15	16	17	18	19	20	21					
22	23	24	25	26	27	28					
29	30	31									

15th Business Day

Fund Office Closed



Fund Office Closed and Bank Holiday



YMCAs are required to remit employee contributions to both the Savings Plan and the Retirement Plan as soon as reasonably possible after each payroll. Employer contributions must be sent to the Fund by the 15th business day after the end of the month to which such employer contributions relate. If a YMCA fails to remit employee and employer contributions in a timely manner, the YMCA must pay all contributions plus interest (at the applicable interest rates) to the Fund. Failure to comply with the timely remittance of either employee or employer contributions to the Fund could result in appropriate action being taken against a non-complying YMCA, including expulsion from participation in the Plans.