	Contribution changes made between these dates by 4:00 pm EST	Will be effective for the following pay date below		
		Bi-Weekly Check Date	Semi-Monthly Check Date	Monthly Check Date
	11/08/2025 to 11/21/2025	12/12/25	12/15/25	No Payroll
	11/22/2025 to 12/05/2025	12/26/25	12/31/25	01/01/26
1	12/06/2025 to 12/19/2025	01/09/26	01/15/26	No Payroll
2	12/20/2025 to 01/02/2026	01/23/26	01/30/26	No Payroll
3	01/03/2026 to 01/16/2026	02/06/26	02/13/26	02/06/26
4	01/17/2026 to 01/30/2026	02/20/26	02/27/26	No Payroll
5	01/31/2026 to 02/13/2026	03/06/26	03/13/26	03/06/26
6	02/14/2026 to 02/27/2026	03/20/26	03/31/26	No Payroll
7	02/28/2026 to 03/13/2026	04/02/26	04/15/26	04/02/26
8	03/14/2026 to 03/27/2026	04/17/26	04/30/26	No Payroll
9	03/28/2026 to 04/10/2026	05/01/26	No Payroll	05/01/26
10	04/11/2026 to 04/24/2026	05/15/26	05/15/26	No Payroll
11	04/25/2026 to 05/08/2026	05/29/26	05/29/26	06/05/26
12	05/09/2026 to 05/22/2026	06/12/26	06/15/26	No Payroll
13	05/23/2026 to 06/05/2026	06/26/26	06/30/26	07/02/26
14	06/06/2026 to 06/19/2026	07/10/26	07/15/26	No Payroll
15	06/20/2026 to 07/03/2026	07/24/26	07/31/26	08/07/26
16	07/04/2026 to 07/17/2026	08/07/26	08/14/26	No Payroll
17	07/18/2026 to 07/31/2026	08/21/26	08/31/26	No Payroll
18	08/01/2026 to 08/14/2026	09/04/26	09/15/26	09/04/26
19	08/15/2026 to 08/28/2026	09/18/26	09/30/26	No Payroll
20	08/29/2026 to 09/11/2026	10/02/26	10/15/26	10/02/26
21	09/12/2026 to 09/25/2026	10/16/26	No Payroll	No Payroll
22	09/26/2026 to 10/09/2026	10/30/26	10/30/26	11/06/26
23	10/10/2026 to 10/23/2026	11/13/26	11/13/26	No Payroll
24	10/24/2026 to 11/06/2026	11/27/26	11/30/26	12/04/26
25	11/07/2026 to 11/20/2026	12/11/26	12/15/26	No Payroll
26	11/21/2026 to 12/04/2026	12/24/26	12/31/26	No Payroll

The cut-off date is the last date that a participant can submit a change for the corresponding check date.

