



- Correspondent Lending
- Housing Finance Agency (HFA)

Summary



U.S. Bank will operate under the following schedule in observance of the upcoming Good Friday holiday, which is observed on Friday, March 29, 2024.

- **Correspondent and HFA Operations** – The Correspondent/HFA Client Support and Fulfillment teams will be open with normal operating hours.
- **Best Efforts and Mandatory Lock Desks** – The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will follow the following pricing timelines as they relate to the market closures (based on an early market close at 2 pm ET on Thursday, March 28th):
 - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock. Overnight price protection will be in effect over the weekend based on the last rate sheet issued.
 - Mandatory commitments will be bid until 12:30 pm CT on Thursday, March 28th. Bids must be accepted no later than 12:45 pm CT. Given the market will be closed on Friday, March 29th, no mandatory commitments will be bid.

Note: Online systems will be available for submitting loans and conditions.

2024 Holiday Schedule

U.S. Bank observed holidays for the 2024 calendar year include:

U.S. Bank Observed Holiday	Date Observed
Memorial Day	Monday, May 27
Juneteenth	Wednesday, June 19
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Columbus Day/Indigenous Peoples' Day	Monday, October 14
Veterans Day	Monday, November 11
Thanksgiving Day	Thursday, November 28
Christmas Day	Wednesday, December 25

Questions



Correspondent: Please contact your Account Executive or Client Support at 800.200.5881, option 1.

HFA: Please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.

