



# Bulletin



B-2025-49: Veterans Day Federal Holiday Hours of Operation

October 28, 2025

- ☒ Correspondent Lending
- ☒ Housing Finance Agency (HFA)

## Summary



**Tuesday, November 11, 2025, is Veterans Day and a federal holiday.**

U.S. Bank will be closed for business on that day, including the following specific hours of operation:

- **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be closed.
- **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to be closed. The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will be closed.
  - Correspondent Best-Efforts locks will be accepted based on the last rate sheet issued prior to the holiday. Mandatory commitments will not be bid.

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

## 2025 Holiday Schedule

U.S. Bank observed holidays for the 2025 calendar year include:

U.S. Bank Observed Holiday	Date Observed
Thanksgiving Day	November 27, 2025
Christmas Day	December 25, 2025

## 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.

