Bulletin

B-2025-57: Upcoming Holiday Season and Hours of Operation

December 11, 2025

☒ Correspondent Lending
☒ Housing Finance Agency (HFA)

U.S. Bank wishes our valued lenders a very happy holiday season and a peaceful and prosperous New Year.

Thank you for your continued business in 2025; we look forward to partnering with you in 2026.

Christmas

U.S. Bank will observe the following hours of operation for the Christmas holiday:

Wednesday, December 24, 2025

- U.S. Bank will be open for business, including the following hours of operation:
  - **U.S. Bank will close at 2 pm CT.** Lenders will not receive a live agent or reply until the next operating business day but may utilize shared mailboxes for all inquiries.
    - Client Support (Help Desk) – Please use the Client Support Help Desk shared email address for registration, lock, re-lock, etc. that cannot be performed online and may require a date/time stamped email request.
      - Client Support Help Desk: correspondenthelpdesksupport@usbank.com
  - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early on Wednesday, December 24th at 1 pm CT.
    - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
    - With the early market closure at 1 pm CT, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

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

Thursday, December 25, 2025

- U.S. Bank will be **closed** for business, including the following 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 follow these specific hours of operation:
    - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
    - With the market closure, no Mandatory commitments will be bid.

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

EQUAL HOUSING LENDER

This document is not a Consumer Credit Advertisement and is intended for Correspondent/HFA use only. This information is provided to assist Correspondents/HFA and is not a consumer credit advertisement as defined by Regulation Z. Loan approval is subject to credit approval and program guidelines. Not all loan programs are available in all states for all amounts. Interest rates and program terms are subject to change without notice. Mortgage and Home Equity products are offered by U.S. Bank National Association. Deposit Products offered by U.S. Bank National Association. Member FDIC. ©2025 U.S. Bank.

New Year's Eve 2025 and New Year's Day 2026

U.S. Bank will observe the following hours of operation for the New Year's holiday:

Wednesday, December 31, 2025

- U.S. Bank will be open for business, including the following hours of operation:
  - **U.S. Bank will close at 2 pm CT.** Lenders will not receive a live agent or reply until the next operating business day but may utilize shared mailboxes for all inquiries.
    - Client Support (Help Desk) – Please use the Client Support Help Desk shared email address for registration, lock, re-lock, etc. that cannot be performed online and may require a date/time stamped email request.
      - Client Support Help Desk: correspondenthelpdesksupport@usbank.com
  - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early on Wednesday, December 31st at 1 pm CT.
    - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
    - With the early market closure at 1 pm CT, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

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

Thursday, January 1, 2026

- U.S. Bank will be **closed** for business, including the following 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 follow these specific hours of operation:
    - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
    - With the market closure, no Mandatory commitments will be bid.

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

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.