



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

Summary



Monday, January 19, 2026, is Martin Luther King Jr. 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.

2026 Holiday Schedule

U.S. Bank observed holidays for the 2026 calendar year include:

U.S. Bank Observed Holiday	Date Observed
New Year's Day	January 1, 2026
Martin Luther King Jr. Day	January 19, 2026
Presidents Day	February 16, 2026
Memorial Day	May 25, 2026
Juneteenth	June 19, 2026
Labor Day	September 7, 2026
Columbus Day/Indigenous Peoples' Day	October 12, 2026
Veterans Day	November 11, 2026
Thanksgiving Day	November 26, 2026
Christmas Day	December 25, 2026

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.

