



- Correspondent Lending
- Housing Finance Agency (HFA)

Summary

Monday, May 25, 2026, is Memorial 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/HFA Client Support and Fulfillment teams will be closed.
- **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close at 1 pm CT, Friday, May 22.

U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will follow the following pricing timelines based on an early market close at 1 pm CT:

- New Best-Efforts locks will be accepted **Friday, May 22nd** 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 **Friday, May 22nd**. Bids must be accepted no later than 12:45 pm CT.

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
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.

