Bulletin

B-2026-53 Upcoming Thanksgiving Holiday Hours of Operation

November 13, 2026

☒ Correspondent Lending
☒ Housing Finance Agency (HFA)

Summary

U.S. Bank will operate under the following schedule in observance of the upcoming Thanksgiving holiday, **which is observed on Thursday, November 26, 2026:**

- **Correspondent and HFA Operations** – The Correspondent/HFA Client Support and Fulfillment teams will be closed.
- **Best Efforts and Mandatory Lock Desks –** The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will be closed on Thursday, November 26th and follow these hours of operation and pricing timelines as they relate to the market closures:
  - New Best-Efforts locks will be accepted Thursday, November 26th and Friday, November 27th, 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 published on November 27th.
  - Markets will close at 1pm CT on Friday, November 27th. U.S. Bank Mandatory commitments will be bid until 12:30pm CT and must be accepted no later than 12:45pm 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
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.

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