



2026 FLCBank MORTGAGE HOLIDAY SCHEDULE

| 2026 Dates | 2026 Holidays | Mortgage Operations and Underwriting | Wire Desk | Secondary Commitment and Lock Desk | Specific Business Day Rule <i>For: Rescission, LE, & CD Receipt Requirements (Mailbox Rule and # of Days Prior to Consummation)</i> | General Business Day Rule <i>For LE Delivery Requirements</i> |
|-------------------------|--|--------------------------------------|------------------|------------------------------------|--|---|
| Thursday, January 1 | New Year's Day | Closed | Closed | Closed | Is not counted. | Is counted if a lender's offices are open on that day. Not counted if a lender's offices are closed. |
| Monday, January 19 | Martin Luther King Jr. Day | Closed | Closed | Closed | Is not counted. | |
| Monday, February 16 | Presidents' Day | Closed | Closed | Closed | Is not counted. | |
| Friday, April 3 | Good Friday | Close at 2:00 PM | Close at 2:00 PM | Close at 2:00 PM | Is counted. | |
| Monday, May 25 | Memorial Day | Closed | Closed | Closed | Is not counted. | |
| Friday, June 19 | Juneteenth | Closed | Closed | Closed | Is not counted. | |
| Friday, July 3 | Independence Day (Friday) | Close at 2:00 PM | Close at 2:00 PM | Closed | Is counted. | |
| Monday, September 7 | Labor Day | Closed | Closed | Closed | Is not counted. | |
| Monday, October 12 | Columbus Day/ Indigenous Peoples' Day | Closed | Closed | Closed | Is not counted. | |
| Wednesday, November 11 | Veterans Day | Closed | Closed | Closed | Is not counted. | |
| Thursday, November 26 | Thanksgiving Day | Closed | Closed | Closed | Is not counted. | |
| Friday, November 27 | Thanksgiving Friday | Closed | Closed | Closed | Is counted. | |
| Thursday, December 24 | Christmas Eve | Close at 2:00 PM | Close at 2:00 PM | Close at 2:00 PM | Is counted. | |
| Friday, December 25 | Christmas Day | Closed | Closed | Closed | Is not counted. | |
| Thursday, December 31 | New Year's Eve | Close at 2:00 PM | Close at 2:00 PM | Regular hours | Is counted. | |
| Friday, January 1, 2027 | New Year's Day | Closed | Closed | Closed | Is not counted. | |

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