



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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