

Memorial Day

In observance of Memorial Day, U.S. securities exchanges, Federal Reserve Banks, and most of the nation's banking institutions will be closed on **Monday, May 29, 2023**.

Forex markets will be open starting Sunday, May 28 at 6 p.m. ET. Forex markets will be open as normal on Monday, May 29. Trading in most futures products will open at 6 p.m. ET on Sunday, May 28, and will have abbreviated trading hours on Monday, May 29. For details on specific hours, please check with the individual exchanges: theice.com, cmegroup.com, and cfe.cboe.com.

Extended Hours Trading Overnight (EXTO) for equities will close at 8 p.m. ET on Friday, May 26, and will resume at 8 p.m. ET on Monday, May 29.

TD Ameritrade Hours of Operation:

TD Ameritrade Client Services will follow our normal 24/7 hours of operation on Memorial Day. However, branch offices and TD Ameritrade Clearing will be closed.

Deposits and Withdrawals:

As a result of the Federal Reserve Bank closures, TD Ameritrade Payment Services will not be processing any transactions on Monday, May 29. This includes:

- Incoming and outgoing ACATS: Settlement will be delayed by one day.
- Outgoing and Non-ACATS: Checks and wires will be submitted as normal but will not go out until the next business day. DTC is closed and will not be able to send same-day DTC requests.
- Incoming and outgoing wire transfers
- Incoming and outgoing electronic funding (ACH)
- Check deposits
- Stop payment requests
- Returned checks
- Check writing
- Bill pay

Trade Settlement:

Memorial Day is not a settlement date for stocks or mutual funds because it is a bank holiday. Mutual fund trades made on May 26 will settle one business day later than usual. Stock trades made on May 25 and 26 will settle one business day later than usual.

Stock Trade Date	Stock Settlement Date
May 23	May 25
May 24	May 26
May 25	May 30
May 26	May 31
May 29	Markets Closed

For more information, see [FINRA's notice](#) about holidays and trade settlement.

Bond Markets:

- Bond markets will close early, at 2 p.m. ET, on Friday, May 26. The TD Ameritrade Fixed Income Sales group (800-934-4445) will also close at 2 p.m. ET on that Friday.
- The early close for bond markets on Friday, May 26, may affect trading cutoffs for some bond mutual funds.
- Bond markets will be closed on **Monday, May 29**.
- The TD Ameritrade Fixed Income Sales group will be closed all day on **Monday, May 29**.

Questions?

We're here to answer them. Just go to Client Services > Message Center to write us.

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