Independence Day

In observance of Independence Day, U.S. securities exchanges, Federal Reserve Banks, and most of the nation's banking institutions will be closed on **Monday, July 4, 2022**.

Forex trading will follow normal hours of operation on Monday, July 4. Most futures products will have abbreviated trading hours on Monday, July 4. For details on specific hours, please check with the individual exchanges: [theice.com](http://theice.com), [cmegroup.com](http://cmegroup.com), and [cfe.cboe.com](http://cfe.cboe.com).

Extended Hours Trading Overnight (EXTO) for equities will close at 8 p.m. ET on **Friday, July 1**, and will resume at 8 p.m. ET on **Monday, July 4**.

**TD Ameritrade Hours of Operation:**

TD Ameritrade Client Services will follow normal 24/7 hours of operation on **Monday, July 4**. 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, July 4**. This includes:

- Incoming and outgoing wire transfers
- Incoming and outgoing electronic funding (ACH)
- Check deposits & disbursements
- Stop payment requests
- Returned checks
- Check writing
- Bill pay

- 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.

<table>
<thead>
<tr>
<th>Stock Trade Date</th>
<th>Stock Settlement Date</th>
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<tbody>
<tr>
<td>June 28</td>
<td>July 30</td>
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<tr>
<td>June 29</td>
<td>July 1</td>
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<tr>
<td>June 30</td>
<td>July 5</td>
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<td>July 1</td>
<td>July 6</td>
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<td>July 4</td>
<td>Markets Closed</td>
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<td>July 5</td>
<td>July 7</td>
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For more information, see [FINRA’s notice](https://www.finra.org) about holidays and trade settlement.

**Trade Settlement:**

Independence Day is not a settlement date for stocks or mutual funds because it is a bank holiday. Mutual fund trades made on July 4 will settle one business day later than usual. Stock trades made on July 4 will settle one business day later than usual.

**Bond Markets:**

- Bond markets will close early at 2 p.m. ET, on **Friday, July 1**.
- The early close for bond markets on **Friday, July 1** may affect trading cutoffs for some bond mutual funds.
- Bond markets will be closed on **Monday, July 4**.
- The TD Ameritrade Fixed Income Sales group will be closed all day on **Monday, July 4**.

**Options Expiration:**

All Exercise requests and Do Not Exercise requests for expiring options will need to be submitted within 90 minutes following the close of the trading day on **Friday, July 1**.

**Questions?**

We're here to answer them. Just call TD Ameritrade Client Services at 800-669-3900. We're available 24 hours a day, seven days a week, including market holidays.