Columbus Day

In observance of Columbus Day, Federal Reserve Banks and most of the nation’s banking institutions will be closed on Monday, October 12, 2020. However, the NYSE®, NASDAQ®, and other U.S. stock exchanges will be open for trading.

Futures and forex trading are expected to follow normal hours on Monday, October 12.

Mutual Funds:
There may be mutual funds that do not trade on Columbus Day, meaning no buys, sells, or exchanges. For information on a particular fund, please call Client Services at 800-669-3900.

TD Ameritrade Hours of Operation:
TD Ameritrade Client Services and branch offices are following normal hours of operation on Monday, October 12, but certain transactions and account activities will be affected.

Deposits and Withdrawals:
As a result of the Federal Reserve Bank closures, the TD Ameritrade Payment Services team will not be processing the following transactions on Monday, October 12:

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

Settlement:
Columbus Day is not a settlement date because it is a bank holiday. Mutual fund trades made on October 9 will settle one business day later than usual. Stock trades made on October 8 and 9 will settle one business day later than usual.

<table>
<thead>
<tr>
<th>Stock Trade Date</th>
<th>Stock Settlement Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>October 6</td>
<td>October 8</td>
</tr>
<tr>
<td>October 7</td>
<td>October 9</td>
</tr>
<tr>
<td>October 8</td>
<td>October 13</td>
</tr>
<tr>
<td>October 9</td>
<td>October 14</td>
</tr>
<tr>
<td>October 12</td>
<td>October 14</td>
</tr>
</tbody>
</table>

For more information, see FINRA’s notice about holidays and trade settlement.

Bond Markets:
- Bond markets will be closed on Monday, October 12.
- The TD Ameritrade Fixed Income Sales group will be open on Monday, October 12, from 8 a.m. to 4 p.m. ET.

Questions?
We’re here to answer them. Just go to Client Services > Message Center to write us. We’re available 24 hours a day, seven days a week, including bank holidays.