New Year’s Day

In observance of New Year’s Day, U.S. securities exchanges, Federal Reserve Banks, and most of the nation’s banking institutions will be closed on Friday, January 1, 2021.

Forex trading will close on Thursday, December 31 at 5 p.m. ET and will reopen on Sunday, January 3 at 6 p.m. ET. Futures trading hours vary by product; however, futures products will close at their normal time on Thursday, December 31. Most futures products will reopen at 6 p.m. ET on Sunday, January 3. For details on specific hours, please check with the individual exchanges: cmegroup.com, theice.com, or cfe.cboe.com.

Extended Hours Trading Overnight (EXTO) for equities will close at 8 p.m. ET on Thursday, December 31, and will resume at 8 p.m. ET on Sunday, January 3.

TD Ameritrade Hours of Operation:

TD Ameritrade branch offices, as well as TD Ameritrade Clearing, Inc., will be closed on Friday, January 1. TD Ameritrade Client Services, however, will follow normal 24/7 hours of operation.

Deposits and Withdrawals:

As a result of the Federal Reserve Bank closures, the TD Ameritrade Payment Services team will not be processing any transactions on Friday, January 1. These transactions include:

- 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:

January 1 is not a settlement date. Mutual fund trades made on December 31 will settle one business day later than usual. Stock trades made on December 30 and 31 will settle one business day later than usual.

<table>
<thead>
<tr>
<th>Stock Trade Date</th>
<th>Stock Settlement Date</th>
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<tbody>
<tr>
<td>December 25</td>
<td>Markets Closed</td>
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<tr>
<td>December 28</td>
<td>December 30</td>
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<tr>
<td>December 29</td>
<td>December 31</td>
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<td>December 30</td>
<td>January 4</td>
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<td>December 31</td>
<td>January 5</td>
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<tr>
<td>January 1</td>
<td>Markets Closed</td>
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<td>January 4</td>
<td>January 6</td>
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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 Thursday, December 31, and will be closed on Friday, January 1.
- The TD Ameritrade Fixed Income Sales group (800-934-4445) will be closed all day on Friday, January 1.

Questions?

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

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