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 **Wednesday, January 1, 2020**.

Forex trading will close on Tuesday, December 31 at 5 p.m. ET and will reopen on Wednesday, January 1 at 5 p.m. ET. Futures trading hours vary by product; however, futures products will close at their normal time on Tuesday, December 31. Most futures products will reopen at 6 p.m. ET on Wednesday, January 1. 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 **Tuesday, December 31**, and will resume at 8 p.m. ET on **Wednesday, January 1**.

**TD Ameritrade Hours of Operation:**

TD Ameritrade branch offices, as well as TD Ameritrade Clearing, Inc., will be closed on Wednesday, 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 Wednesday, January 1. These transactions include:

- 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 26</td>
<td>December 30</td>
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<tr>
<td>December 27</td>
<td>December 31</td>
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<tr>
<td><strong>December 30</strong></td>
<td><strong>January 2</strong></td>
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<tr>
<td>December 31</td>
<td>January 3</td>
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<tr>
<td>January 1</td>
<td>Markets Closed</td>
</tr>
<tr>
<td>January 2</td>
<td>January 6</td>
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</tbody>
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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 Tuesday, December 31, and will be closed on Wednesday, January 1.
- The TD Ameritrade Fixed Income Sales group (800-934-4445) will be closed all day on Wednesday, January 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 holidays.

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