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 Monday, January 1, 2024.

Futures and Forex will be open as normal on Friday, December 29, 2023. Both Futures and Forex will be closed on Monday, January 1. Most Futures products will reopen on Monday, January 1 at 6pm ET. Forex market will reopen at 6pm ET on Monday, January 1. For information on futures trading, we recommend you check with the individual exchanges: cmegroup.com, theice.com, or cfe.cboe.com.

TD Ameritrade Hours of Operation:

TD Ameritrade branch offices, as well as TD Ameritrade Clearing, Inc., will be closed on Monday, 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 Monday, 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 29 will settle one business day later than usual. Stock trades made on December 28 and 29 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 26</td>
<td>December 28</td>
</tr>
<tr>
<td>December 27</td>
<td>December 29</td>
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<tr>
<td>December 28</td>
<td>January 2</td>
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<tr>
<td>December 29</td>
<td>January 3</td>
</tr>
<tr>
<td>January 1</td>
<td>Market closed</td>
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</tbody>
</table>

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

Bond Markets:

- Bond markets will be closed on Monday, January 1. Friday, December 29, 2023 is an Early Bond Market closure at 2pm EST, and some Mutual Bond Funds will have an early close on that day.
- The TD Ameritrade Fixed Income Sales group (800-934-4445) will be closed all day on Monday, January 1.

Questions?

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