

TRUST BANK

The 2025 holiday list is for Charles Schwab & Co., Inc., the New York Stock Exchange (NYSE), the Securities Industry and Financial Markets Association (SIFMA) and the Federal Reserve Bank Services, as published on their respective Web sites.

Please note: no wire transfers or trade settlements can occur on bank holidays.

Watch for trading deadline updates[†] on <u>Schwab Retirement Center</u>.

| Date | Holiday | Banks | Markets | Schwab |
|--------------------------|--------------------------------------|--------|---------|--------|
| Wednesday, January 1 | New Year's Day | CLOSED | CLOSED | CLOSED |
| Monday, January 20 | Martin Luther King, Jr. Day | CLOSED | CLOSED | CLOSED |
| Monday, February 17 | Presidents' Day | CLOSED | CLOSED | CLOSED |
| Friday, April 18* | Good Friday | OPEN | CLOSED | OPEN |
| Monday, May 26 | Memorial Day | CLOSED | CLOSED | CLOSED |
| Thursday, June 19 | Juneteenth National Independence Day | CLOSED | CLOSED | CLOSED |
| Friday, July 4*** | Independence Day | CLOSED | CLOSED | CLOSED |
| Monday, September 1 | Labor Day | CLOSED | CLOSED | CLOSED |
| Monday, October 13 | Columbus Day | CLOSED | OPEN** | OPEN |
| Tuesday, November 11 | Veterans Day | CLOSED | OPEN** | OPEN |
| Thursday, November 27*** | Thanksgiving Day | CLOSED | CLOSED | CLOSED |
| Thursday, December 25 | Christmas Day | CLOSED | CLOSED | CLOSED |

¹Upon the death of a past or sitting U.S. president, the nation's financial markets typically close in observance of a National Day of Mourning (traditionally the day of the funeral). Schwab will publish a revised trading schedule for any future National Day of Mourning as soon as it is declared by the exchanges.

* There is no trading on Good Friday and no trades can be settled.

** NYSE will be open, but the Bond Markets will be closed.

*** The NYSE, NYSE AMEX and NASDAQ will close trading early (at 1:00 PM ET) on Thursday, July 3, 2025 (the day before Independence Day), Friday, November 28, 2025 (the day after Thanksgiving) and Wednesday, December 24, 2025 (the day before Christmas). Crossing Session orders will be accepted beginning at 1:00 p.m. for continuous executions until 1:30 p.m. on these dates. All times are Eastern Time.

Please note: this schedule is subject to change.

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