



- Correspondent Lending
- Housing Finance Agency (HFA)



**U.S. Bank wishes our valued lenders a very happy holiday season and a peaceful and prosperous New Year.**

Thank you for your continued business in 2024; we look forward to partnering with you in 2025.

## Christmas

U.S. Bank will observe the following hours of operation for the Christmas holiday:

### Tuesday, December 24, 2024

- U.S. Bank will be open for business, including the following hours of operation:
  - U.S. Bank will close at 2 pm CT. Lenders will not receive a live agent or reply until the next operating business day but may utilize shared mailboxes for all inquiries.
    - Client Support (Help Desk) – Please use the Client Support Help Desk shared email address for registration, lock, re-lock, etc. that cannot be performed online and may require a date/time stamped email request.
      - Client Support Help Desk:  
[correspondenthelpdesksupport@usbank.com](mailto:correspondenthelpdesksupport@usbank.com)
  - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early on Tuesday, December 24<sup>th</sup> at 2 pm ET.
    - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
    - With the early market closure at 2 pm ET, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

**Note:** Online systems will be available for submitting loans and conditions.

### Wednesday, December 25, 2024

- U.S. Bank will be **closed** for business, including the following hours of operation:
  - **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be closed.
  - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to be closed. The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will follow these specific hours of operation:
    - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
    - With the market closure, no Mandatory commitments will be bid.

**Note:** Online systems will be available for submitting loans and conditions.



## New Year's Eve 2024 and New Year's Day 2025

U.S. Bank will observe the following hours of operation for the New Year's holiday:

### Tuesday, December 31, 2024

- U.S. Bank will be open for business, including the following hours of operation:
  - U.S. Bank will close at 2 pm CT. Lenders will not receive a live agent or reply until the next operating business day but may utilize shared mailboxes for all inquiries.
    - Client Support (Help Desk) – Please use the Client Support Help Desk shared email address for registration, lock, re-lock, etc. that cannot be performed online and may require a date/time stamped email request.
      - Client Support Help Desk:  
[correspondenthelpdesksupport@usbank.com](mailto:correspondenthelpdesksupport@usbank.com)
  - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to close early on Tuesday, December 31<sup>st</sup> at 2 pm ET.
    - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
    - With the early market closure at 2 pm ET, U.S. Bank Mandatory commitments will be bid until 12:30 pm CT; bids must be accepted no later than 12:45 pm CT.

**Note:** Online systems will be available for submitting loans and conditions.

### Wednesday, January 1, 2025

- U.S. Bank will be **closed** for business, including the following hours of operation:
  - **Correspondent and HFA Operations** – The Correspondent and HFA Operations teams will be closed.
  - **Best Efforts and Mandatory Lock Desks** – The Market is scheduled to be closed. The U.S. Bank Correspondent Best Efforts and Mandatory Lock Desks will follow these specific hours of operation:
    - New Best-Efforts locks will be accepted based on the rate sheet in effect at the time of lock.
    - With the market closure, no Mandatory commitments will be bid.

**Note:** Online systems will be available for submitting loans and conditions.

## Questions



**Correspondent:** Please contact your Account Executive or Client Support at 800.200.5881, option 1.

**HFA:** Please contact the Housing Finance Agency Hotline at 800.562.5165, option 1 for the HFA Customer Care Team.