SAGEOAK FINANCIAL

Financial Holiday Calendar 2026

Holiday	Day	Date	SageOak® Office Open?	Stock & Bond Markets Open?	Banks Open?	Post Office Open?	Mobile Check Deposits Processed @ Schwab?
New Year's Day	Thu	1/1	No	No	No	No	No
MLK Day	Mon	1/19	No	No	No	No	No
Presidents' Day	Mon	2/16	No	No	No	No	No
Good Friday	Fri	4/3	No	No**	Yes	Yes	Yes, but will post on the next business day
Memorial Day	Mon	5/25	No	No**	No	No	No
Juneteenth	Fri	6/19	No	No	No	No	No
Independence Day (Observed)	Fri	7/3	No	No**	No	No	No
Labor Day	Mon	9/7	No	No	No	No	No
Columbus Day	Mon	10/12	Yes	Stock market OPEN Bond market CLOSED	No	No	Yes, but will post on the next business day
Veteran's Day	Tue	11/11	Yes	Stock market OPEN Bond market CLOSED	No	No	Yes, but will post on the next business day
Thanksgiving	Thu	11/26	No	No	No	No	No
Day After Thanksgiving	Fri	11/27	No - On Call*	Early close @ 12pm CST**	Yes	Yes	Yes
Christmas Eve	Thu	12/24	No - On Call*	Early close @ 12pm CST**	Yes	Yes	Yes
Christmas Day	Fri	12/25	No	No	No	No	No
New Year's Eve	Thu	12/31	No - On Call*	Yes**	Yes	Yes	Yes

**Our office will be closed on 11/27, 12/24, and 12/31, but at least one team member will be "on call" until 12 p.m. CST on those days for any urgent client service requests.*
***The NYSE/NASDAQ will close early at 12pm CST/1pm EST and U.S. Bond Markets (SIFMA) will close early at 1pm CST/2pm EST on the Friday after Thanksgiving and Christmas Eve. U.S. Bond Markets also close early at 1pm CST/2pm EST the Thursday before Good Friday, the Friday before Memorial Day, July 2nd, and New Year's Eve.*

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