



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
Dec. 28th - Dec. 30th	Multiple	12/28-12/30	No - On Call*	Yes	Yes	Yes	Yes
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 12/28-12/31, but at least one advisor will be "on call" from ~8:30am-12pm CST (11/27, 12/24, and 12/31) and 8:30am-3pm CST (12/28, 12/29, and 12/30) for any urgent trading and money movement requests. Additionally, the NYSE/NASDAQ will close early at 12pm CST, and U.S. Bond Markets (SIFMA) will close early at 1pm CST on the Friday after Thanksgiving and Christmas Eve. U.S. Bond Markets also close early at 1pm CST on the Thursday before Good Friday, the Friday before Memorial Day, July 2nd, and New Year's Eve.