



2025 FLCBank HOLIDAY SCHEDULE

2025 Dates	2025 Holidays	Mortgage Operations and Underwriting	Wire Desk	Secondary Commitment and Lock Desk	Specific Business Day Rule <i>For: Rescission, LE, & CD Receipt Requirements (Mailbox Rule and # of Days Prior to Consummation)</i>	General Business Day Rule <i>For LE Delivery Requirements</i>
Wednesday, January 1	New Year's Day	Closed	Closed	Closed	Is not counted.	Is counted if a lender's offices are open on that day. Not counted if a lender's offices are closed.
Monday, January 20	Martin Luther King Jr. Day	Closed	Closed	Closed	Is not counted.	
Monday, February 17	Presidents' Day	Closed	Closed	Closed	Is not counted.	
Monday, May 26	Memorial Day	Closed	Closed	Closed	Is not counted.	
Thursday, June 19	Juneteenth	Closed	Closed	Closed	Is not counted.	
Friday, July 4	Independence Day	Closed	Closed	Closed	Is not counted.	
Monday, September 1	Labor Day	Closed	Closed	Closed	Is not counted.	
Monday, October 13	Columbus Day/ Indigenous Peoples' Day	Closed	Closed	Closed	Is not counted.	
Tuesday, November 11	Veterans Day	Closed	Closed	Closed	Is not counted.	
Thursday, November 27	Thanksgiving Day	Closed	Closed	Closed	Is not counted.	
Friday, November 28	Thanksgiving Friday	Closed	Closed	Closed	Is counted.	
Wednesday, December 24	Christmas Eve	Close at 2:00 PM	Close at 2:00 PM	Close at 2:00 PM	Is counted.	
Thursday, December 25	Christmas Day	Closed	Closed	Closed	Is not counted.	
Wednesday, December 31	New Year's Eve	Close at 2:00 PM	Close at 2:00 PM	Regular hours	Is counted.	
Thursday, January 1, 2025	New Year's Day	Closed	Closed	Closed	Is not counted.	

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