

Stocks ended a choppy four-session run in the green, with tech-led momentum earlier in the week prevailing over news of a slowing economy, sticky inflation, and geopolitical tensions.

The Standard & Poor's 500 Index advanced 1.07 percent, while the Nasdaq Composite Index rallied 1.51 percent. The Dow Jones Industrial Average inched up 0.25 percent. The MSCI EAFE Index, which tracks developed overseas stock markets, rose 0.75 percent.^{1,2}

Focus on Tech

Stocks kicked off the shortened trading week with a yawn as continuing investor angst over AI disruption in the software industry kept gains modest.³

But tech-led market momentum picked up—including gains from lesser-known names—as investors digested minutes from the Fed's January meeting.⁴

Stocks then came under pressure as investors fretted over geopolitical tensions in the Middle East and concerns about private credit in the financial sector.⁵

Markets rallied on Friday after the Supreme Court struck down the White House tariffs. The news overshadowed a sticky inflation report and a disappointing update on Q4 gross domestic product (GDP), which was hurt by federal spending during the government shutdown.⁶



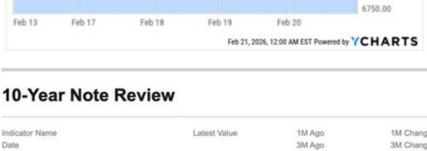
YCHARTS

Weekly Market Insights (WMI)

Major Index Return Summary

Name	1M TR	YTD TR	1Y TR	5Y TR
MSCI EAFE	5.22%	8.25%	32.38%	63.50%
Dow Jones Industrial Average	0.21%	2.96%	12.58%	72.60%
S&P 500	-1.02%	0.40%	13.11%	88.96%
Nasdaq Composite	-3.49%	-2.34%	13.84%	69.60%

S&P 500 Daily Close



10-Year Note Review

Indicator Name	Latest Value	1M Ago	1M Change
Date		3M Ago	3M Change
		1Y Ago	1Y Change
10 Year Treasury Rate	4.08%	4.30%	-5.12% ▼
02/20/26		4.10%	-0.49% ▼
		4.50%	-9.33% ▼

Source: YCharts.com, February 21, 2026. Weekly performance is measured from Friday, February 13, to Friday, February 20. TR = total return for the index, which includes any dividends as well as any other cash distributions during the period. Treasury note yield is expressed in basis points.

Friday Focus

All week, the markets were eyeing the Friday economic updates and were a bit surprised at the timing of the tariff news.

GDP rose 1.4 percent in Q4, lower than the 2.5 percent expected and slower than the 4.4 percent pace in Q3. The slowdown reflected declines in federal and consumer spending.⁷

While the Supreme Court's ruling on tariffs had been expected, the news still took investors by surprise when it arrived on Friday. The decision was widely expected, but the timing of the news was uncertain. Investors appeared to welcome the news, as companies may have greater pricing flexibility without tariffs.

This Week: Key Economic Data

Monday: Factory Orders (Dec). Fed Governor Christopher Waller speaks.

Tuesday: S&P Case-Shiller Home Price Index (Dec). Fed Presidents Austan Goolsbee (Chicago) and Raphael Bostic (Atlanta) speak. Fed Governors Waller and Lisa Cook speak. Wholesale Inventories (Dec). Consumer Confidence.

Wednesday: Richmond Fed President Tom Barkin speaks.

Thursday: Weekly Jobless Claims.

Friday: Producer Price Index (Jan). Construction Spending (Nov, Dec).

Source: Investors Business Daily - Econoday economic calendar; February 20, 2026. The Econoday economic calendar lists upcoming U.S. economic data releases (including key economic indicators), Federal Reserve policy meetings, and speaking engagements of Federal Reserve officials. The content is developed from sources believed to provide accurate information. The forecasts or forward-looking statements are based on assumptions and may not materialize. The forecasts are also subject to revision.

This Week: Companies Reporting Earnings

Tuesday: The Home Depot, Inc. (HD). Constellation Energy Corporation (CEG). American Tower Corporation (AMT).

Wednesday: NVIDIA Corporation (NVDA). Salesforce, Inc. (CRM). The TJX Companies, Inc. (TJX). Lowe's Companies, Inc. (LOW). Synopsys, Inc. (SNPS).

Thursday: Intuit Inc. (INTU). Monster Beverage Corporation (MNST). Dell Technologies Inc. (DELL). Warner Bros. Discovery, Inc. (WBD).

Friday: Berkshire Hathaway Inc. (BRK.A / BRK.B).

Source: Zacks, February 20, 2026. Companies mentioned are for informational purposes only. It should not be considered a solicitation for the purchase or sale of the securities. Investing involves risks, and investment decisions should be based on your goals, time horizon, and risk tolerance. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost. Companies may reschedule their earnings reports without notice.

FOOD FOR THOUGHT

"I'm not embarrassed anymore about anything that people, that human beings are going through."

— Mary J. Blige

TAX TIP

Owe the IRS Money? Here's How to Pay

If you owe federal taxes, you may be required to pay by the April deadline. Remember, if you get an extension to file your taxes, payment is still due by the April deadline. You can set up a payment plan if you can't pay the full amount you owe now. Here are some choices for making your payment:

- **Use Direct Pay:** Internal Revenue Service (IRS) Direct Pay is a free and secure way to pay directly from your checking or savings account.
- **Pay by Debit or Credit Card:** If you don't want to link a bank account, you can use your credit or debit card. Remember that you'll have to pay a processing fee and may incur interest charges.
- **Pay When You E-File:** If you file your federal tax return electronically, you can pay directly from your bank account using Electronic Funds Withdrawal.

This information is not a substitute for individualized tax advice. Please discuss your specific tax issues with a qualified tax professional. Tip adapted from IRS.gov⁸

HEALTHY LIVING TIP

Eating To Your Heart's Content

Deciding to change your diet can feel daunting. It can be challenging to figure out which one is "best" for you. Many fad diets come and go, but a few have stuck around, the most popular being the Mediterranean diet.

The Mediterranean diet is more of a lifestyle shift toward healthier eating patterns. Modeled after principles of Italian and Greek cuisine, which have remained relatively unchanged since the 1960s, this diet may lead to lower rates of heart disease, type 2 diabetes, and other chronic illnesses. The diet emphasizes eating more fruits, vegetables, legumes, nuts, seeds, fatty fish, whole grains, olive oil, and fewer meats and dairy products. The diet is flexible. Restriction isn't the intent; rather, it's about favoring more nutrient-rich foods over energy-dense ones.

Food is life, and healthy choices can help support a healthier life. While the Mediterranean diet could be a good option, no single diet will fit everyone's lifestyle, preferences, and health needs. Discuss your dietary choices with your physician or registered dietitian first.

Tip adapted Mayo Clinic⁹

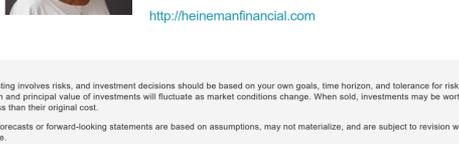
WEEKLY RIDDLE

Brothers and sisters, I have none, but this man's father is my father's son. Who am I talking about?

Last Week's Riddle: Olivia throws a softball as hard as she can, and even though it doesn't touch anything and nobody touches it, the softball comes right back to her. How is this possible?

Answer: She throws it straight up in the air.

PHOTO OF THE WEEK



Piz Bernina

Swiss Alps, Switzerland

Footnotes And Sources

1. WSJ.com, February 20, 2026
2. Investing.com, February 20, 2026
3. CNBC.com, February 17, 2026
4. CNBC.com, February 19, 2026
5. CNBC.com, February 19, 2026
6. WSJ.com, February 20, 2026
7. WSJ.com, February 20, 2026
8. IRS.gov, May 29, 2025
9. Mayo Clinic, August 25, 2025



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The Dow Jones Industrial Average is an unmanaged index that is generally considered representative of large-capitalization companies on the U.S. stock market. The Nasdaq Composite is an index of the common stocks and similar securities listed on the Nasdaq stock market and considered a broad indicator of the performance of stocks of technology and growth companies. The MSCI EAFE Index was created by Morgan Stanley Capital International (MSCI) and serves as a benchmark of the performance of major international equity markets, as represented by 21 major MSCI indexes from Europe, Australia, and Southeast Asia. The S&P 500 Composite Index is an unmanaged group of securities that are considered to be representative of the stock market in general.

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