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Proclamation

Due to major power outages affecting the northern United States and Canada, I find that an emergency exists pursuant to 12 USC 95(b)(1). Accordingly, the Office of the Comptroller of the Currency hereby authorizes national banking associations, at their discretion, to close offices in the areas affected by the power outage.

Dated this fourteenth day of August, 2003

John D. Hawke, Jr. Comptroller of the Currency