

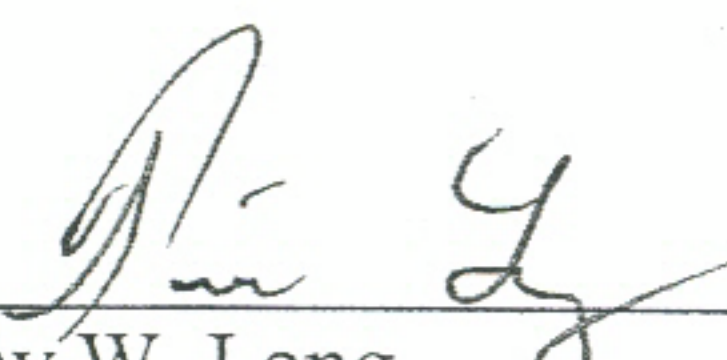


Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PROCLAMATION

Due to severe weather conditions in areas affected by Hurricane Jeanne, 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 severe weather. Dated this 27th day of September 2004.



Timothy W. Long
Senior Deputy Comptroller
Mid-size/Community Bank Supervision
Office of the Comptroller of the Currency