



Proclamation

Because of the serious conditions resulting from winter weather in the northeast United States, I find that an emergency exists pursuant to 12 U.S.C. 95 (b)(1). Accordingly, the Office of the Comptroller of the Currency hereby authorizes national banking associations and federal savings associations, at their discretion, to close offices in the areas affected by these conditions. In addition, bank management teams are encouraged to consult OCC Bulletin 2008-28 *Responding to Disasters*. This guidance lists some actions bankers could consider implementing when their bank operates or has customers in areas that are affected by a disaster.

Dated this 26th Day of January 2015.

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Toney Bland
Senior Deputy Comptroller
Midsize and Community Bank Supervision