Washington, DC 20219

Proclamation

Because of the serious conditions along the east coast of the United States, I find that emergency conditions exist. Pursuant to 12 USC 95(b)(1), 1463(a)(1)(A), 3102(b), and 12 CFR 7.3000(b), 28.13(a)(1), the Office of the Comptroller of the Currency hereby authorizes national banking associations, federal savings associations, and federal branches and agencies of foreign banks at their discretion, to close offices in the areas affected by these conditions. In addition, bank management teams are encouraged to consult OCC Bulletin 2012-28, *Supervisory Guidance on Natural Disasters and Other Emergency Conditions*. 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 22nd Day of January 2016.

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Marty Pfinsgraff Senior Deputy Comptroller Large Bank Supervision