



MEMORANDUM

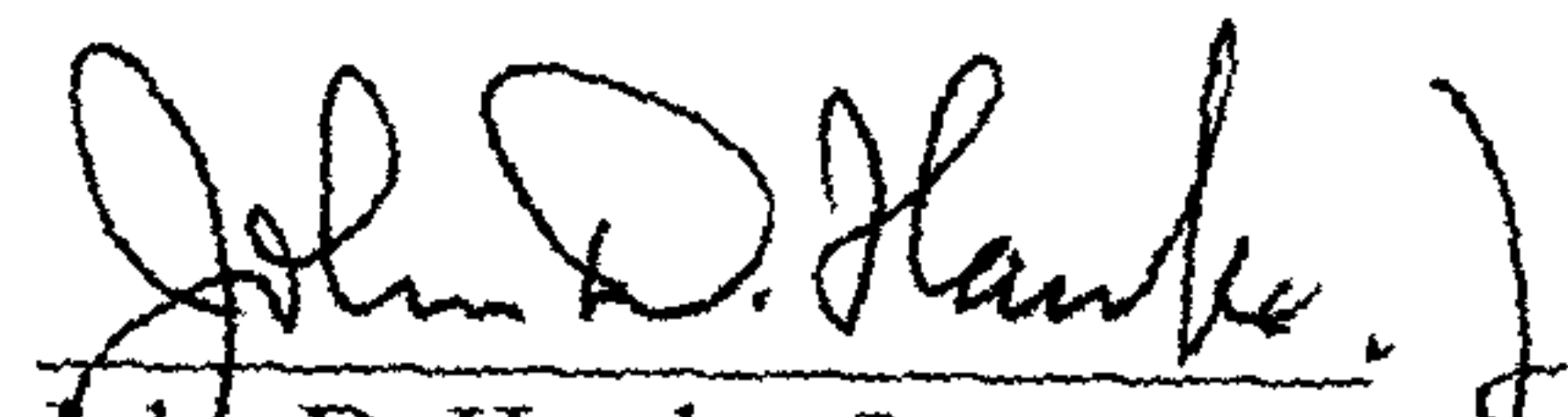
Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PROCLAMATION

Due to conditions in the State of Florida related to the Ministerial Meeting of the Free Trade Area of the Americas in Miami during the week of November 17, 2003, 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, at their discretion, to close offices in the affected areas.

Dated this 12th day of November, 2003.


John D. Hawke, Jr.
Comptroller of the Currency