

Comptroller of the Currency Administrator of National Banks

Washington, DC 20219

PROCLAMATION

Due to the serious conditions relating to the Hurricane Sandy along the East Coast of the 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 areas affected by the storm.

Dated this 29th Day of October 2012

Jennifer C. Kelly

Senior Deputy Comptroller

Midsize and Community Bank Supervision