



Proclamation

Because of severe winter weather conditions in the Midwest and Northeast regions of the United States, I find that an emergency condition exists pursuant to 12 USC §§ 95(b)(1), 1463(a)(1)(A), 3102(b), and 12 CFR §§ 7.3000(b) and 28.13(a)(1). Accordingly, the Comptroller of the Currency, or his designee, 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 emergency conditions for as long as deemed necessary for bank operation or public safety. In addition, bank management is encouraged to consult OCC Bulletin 2012-28, “Supervisory Guidance on Natural Disasters and Other Emergency Conditions” (September 21, 2012). This guidance lists some actions bankers could consider implementing when their bank operates or has customers in areas that are affected by a natural disaster or other emergency condition.

Dated this 30th Day of January 2019.

//signed//

Toney M. Bland
Senior Deputy Comptroller
Midsize/Community Bank Supervision