



MEMORANDUM

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

To: National Banks

From: Senior Deputy Comptroller, Mid-Size/Community Bank Supervision

Date: September 9, 2005

Subject: The OCC encourages national banks to remain open Sept. 10-11

The Office of the Comptroller of the Currency (OCC) understands that more and more people adversely affected by Hurricane Katrina have started receiving assistance payments in the form of checks from insurance companies and other sources, and debit cards issued by the Federal Emergency Management Agency (FEMA). This increases the demand for payment services and could increase the traffic in your offices in the coming days. The OCC joins the State Banking Commissioners of Louisiana and Mississippi who have made similar requests to state banks, in asking national banks to consider remaining open, whether on a full or limited basis, on both Saturday, September 10, and Sunday, September 11.

The OCC realizes your institutions and employees have been affected as well. The agency commends you for the spirit of cooperativeness exhibited these past few days, and for the sacrifices you have made in order to provide services to the communities you serve.

Likewise, the agency also appreciates the work done in areas outside of the immediate gulf coast where banking and other services have been provided by institutions not damaged by Hurricane Katrina. The OCC also asks those institutions to consider staying open, on a full or limited basis, this weekend to serve those who have been displaced.

Timothy W. Long
Senior Deputy Comptroller, Mid-Size/Community Bank Supervision