

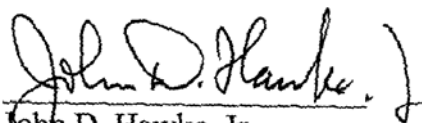


Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PROCLAMATION

Due to severe weather conditions in areas affected by Hurricane Ivan, I find that an emergency exists pursuant to 12 USC 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 areas affected by the severe weather. Dated this 10th day of September 2004.



John D. Hawke, Jr.
Comptroller of the Currency