Scott M. Polakoff
Deputy Director

January 9, 2009

MEMORANDUM FOR: Chief Executive Officer

FROM: Scott M. Polakoff

SUBJECT: Inauguration Day Branch Closings in the District of Columbia

Due to the ceremonial events associated with the Presidential Inauguration on Tuesday, January 20, 2009, OTS regulated savings associations may, at their discretion, close their offices in the District of Columbia.

Please make sure appropriate notice is given to your banking customers at affected branches in advance of any office closures and ensure that ATM service remains available to your affected customers as appropriate.

Thank you in advance for your assistance in making sure customer service is balanced with any security measures necessary on this important day.