

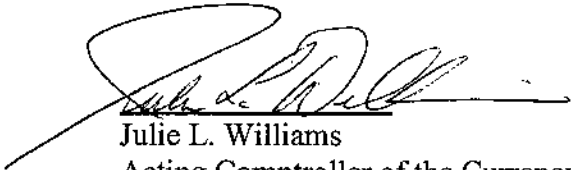


Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PROCLAMATION

Due to severe weather conditions in areas affected by Hurricane Dennis, 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 8th day of July 2005.



Julie L. Williams

Julie L. Williams
Acting Comptroller of the Currency