

Comptroller of the Currency Administrator of National Banks

Washington, DC 20219

PROCLAMATION

Due to severe weather conditions in areas affected by Hurricane Ophelia, I find that an emergency exists pursuant to 12 U.S.C. 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 fourteenth day of September 2005.

Sohn C. Dugan

Comptroller of the Currency