



Proclamation

Because of the serious conditions in the Midwest and Southern United States affected by recent severe weather and flooding, I find that an emergency conditions exist. Pursuant to 12 USC 95(b)(1), 1463(a)(1)(A), 3102(b), and 12 CFR 7.3000(b), 28.13(a)(1), the Office of the Comptroller of the Currency hereby authorizes national banking associations, federal savings associations, and federal branches and agencies of foreign banks at their discretion, to close offices in the areas affected by these conditions. In addition, bank management teams are encouraged to consult OCC Bulletin 2012-28, *Supervisory Guidance on Natural Disasters and Other Emergency Conditions*. This guidance lists some actions bankers could consider implementing when their bank operates or has customers in areas that are affected by a disaster.

Dated this 30th Day of December 2015.

//signed//

Blake Paulson
Deputy Comptroller
on behalf of
Toney M. Bland
Senior Deputy Comptroller
Midsize and Community Bank Supervision