

Comptroller of the Currency Administrator of National Banks

Washington, DC 20219

PROCLAMATION

Pursuant to 12 U.S.C. 95(b)(1), national banking associations are authorized, at their discretion, to close offices on Tuesday, January 2, 2007, in any State in which the governor or other authorized State official has declared a legal holiday in recognition of the National Day of Mourning for President Gerald Ford.

Dated this twenty-ninth day of December, 2006.

Timothy W. Long Senior Deputy Comptroller

Mid-Size/Community Bank Supervision