



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING
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JAMES B. KAUFFMAN, JR.
SECRETARY OF BANKING

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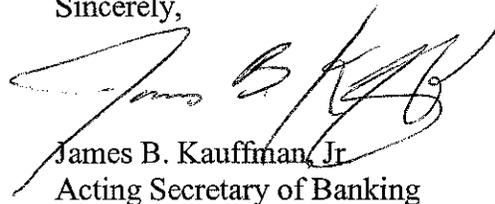
January 4, 2001

To: Chief Executive Officers of Pennsylvania State Chartered Banking Institutions:

The Pennsylvania Department of Banking hereby announces that Pennsylvania state banking institutions and Pennsylvania national banks are hereby permitted to observe Monday, November 12, 2001, as an optional legal holiday in recognition of Veteran's Day, consistent with subsection 113(b)(x) of the Banking Code of 1965 (7 P.S. § 113(b)(x)). Accordingly, a Pennsylvania state banking institution and a Pennsylvania national bank may choose to be open or closed on Monday, November 12, 2001.

This Secretary's letter amends the Secretary's letter dated August 24, 2000.

Sincerely,

A handwritten signature in black ink, appearing to read "James B. Kauffman, Jr.", written over a horizontal line.

James B. Kauffman, Jr.
Acting Secretary of Banking