TO ALL BANKS IN THE
ELEVENTH FEDERAL RESERVE DISTRICT:

This Bank and its Branches at El Paso, Houston, and San Antonio, Texas, will observe the following holidays in 1976 and will not be open on the dates indicated below:

January 1, New Year's Day
February 16, Presidents' Day
May 31, Memorial Day
July 5, Independence Day
September 6, Labor Day
October 11, Columbus Day
November 11, Veterans' Day
November 25, Thanksgiving Day
December 24, Christmas Day
December 31, New Year's Day

In accordance with the Texas statutes relating to bank holidays, should January 1, July 4, or December 25 occur on a Saturday, this Bank will be closed the preceding Friday. Should they occur on a Sunday, this Bank will be closed the following Monday.

Please file this circular for convenient reference as individual notices of the holidays listed above will not be sent.

If there should be a change in the Texas statutes relating to bank holidays, a revised schedule of holidays to be observed by this Bank and its Branches will be furnished.

Sincerely yours,
T. W. Plant
First Vice President