

FEDERAL RESERVE BANK OF DALLAS

TONY J. SALVAGGIO

August 1, 1994

DALLAS, TEXAS 75265-5906

Notice 94-77

TO: The Chief Operating Officer of each financial institution in the Eleventh Federal Reserve District

SUBJECT

Eleventh District Holiday Schedule

DETAILS

This Bank and its Branches at El Paso, Houston and San Antonio, Texas, will observe the following holidays in 1995 and will not be open on the dates indicated below:

> January 2, New Year's Day January 16, Martin Luther King, Jr. Day February 20, Presidents Day May 29, Memorial Day July 4, Independence Day September 4, Labor Day October 9, Columbus Day November 23, Thanksgiving Day December 25, Christmas Day

The Federal Reserve standard holiday schedule mandates that if January 1, July 4, November 11, or December 25 falls on a Sunday, the following Monday will be observed as a holiday. If January 1, July 4, November 11, or December 25 occurs on a Saturday, the preceding Friday will not be observed as a holiday. Because November 11, 1995, falls on a Saturday, Friday, November 10, 1995, will not be observed as a holiday.

Please file this notice for convenient reference. Individual notices of the holidays listed above will not be sent.

For additional copies, bankers and others are encouraged to use one of the following toll-free numbers in contacting the Federal Reserve Bank of Dallas: Dallas Office (800) 333-4460; El Paso Branch Intrastate (800) 592-1631, Interstate (800) 351-1012; Houston Branch Intrastate (800) 392-4162, Interstate (800) 221-0363; San Antonio Branch Intrastate (800) 292-5810.

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MORE INFORMATION

For more information, please contact this Bank's Legal Department at (214) 922-5101. For additional copies of this Bank's notice, please contact the Public Affairs Department at (214) 922-5254.

Sincerely,

Tony J. Salygio