

**FEDERAL RESERVE BANK
OF NEW YORK**

Circular No. 8995
January 7, 1981

HOLIDAY NOTICE

*To All Banking Institutions, and Others Concerned,
in the Second Federal Reserve District:*

Banks located in Connecticut and New Jersey will be closed on Thursday, January 15, 1981 (Martin Luther King's Birthday). Accordingly, cash items and noncash items that are payable by, at, or through banks in these States and that would otherwise be presented by this Bank on that day will be presented on the next business day, January 16, 1981. Corresponding delays will also occur in the return of unpaid items and in the forwarding of advices of nonpayment of such items.

Credit for cash items drawn on banks in New Jersey served by our Cranford Office that are received at our Head Office after 10 p.m. on Wednesday, January 14, will be given on Friday, January 16. There will be no change in the usual availability of credit granted for any other cash items deposited at the Head Office of this Bank.

ANTHONY M. SOLOMON,
President.