

**FEDERAL RESERVE BANK
OF NEW YORK**

Attn No. 8995

January 7, 1981

CRANFORD OFFICE OF THIS BANK CLOSED ON JANUARY 15, 1981

*To All North Jersey Regional
Check Processing Center Participating Banks:*

As indicated in our Circular No. 8936, dated October 21, 1980, this Bank's Cranford Office (North Jersey Regional Check Processing Center) will be closed on Thursday, January 15, 1981, in observance of Martin Luther King's birthday. Cash items that would otherwise be presented by the Cranford Office for payment in New Jersey on that day will be presented on the next business day, January 16, 1981. Corresponding delays will occur in the return of unpaid items and in the forwarding of advices of nonpayment of such items.

The Cranford Office will be open to accept deposits during normal business hours on Wednesday night, January 14, and Thursday night, January 15, 1981. Credit availability for such deposits will be given on Friday, January 16, 1981.

The Cranford Office will also accept deposits from member banks served by that office for delivery to the New York Head Office during the evenings of January 14 and 15, subject to the provisions of the time schedules indicated in Appendix No. 1-D to Operating Circular No. 5.

ANTHONY M. SOLOMON,
President.