

**FEDERAL RESERVE BANK
OF NEW YORK**

AT 9671

April 12, 1984

NONSTANDARD HOLIDAYS IN APRIL

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

The following table reflects nonstandard banking holidays that will affect check collection in the following areas during the month of April 1984, together with the Federal Reserve offices serving those areas:

<i>Date</i>	<i>Holiday</i>	<i>State/Territory Affected</i>	<i>Federal Reserve Office</i>
April 16	DeDiego's Birthday	Puerto Rico	New York*
April 16	Patriot's Day	Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	Boston, Lewiston, Windsor Locks*
April 20	Good Friday	Connecticut, Delaware, District of Columbia, Maryland, western Massachusetts, eastern Ohio, Pennsylvania, Puerto Rico, U.S. Virgin Islands, West Virginia	Windsor Locks, New York,* Cranford, Philadelphia, Pittsburgh, Baltimore
April 23	Easter Monday	North Carolina, U.S. Virgin Islands	Charlotte, New York*

With respect to the Good Friday holiday:

- Credit will be given on Monday, April 23, for New York country cash letters received prior to our noon deadline on Thursday, April 19.
- Credit will be given on Monday, April 23, for Cranford RCPC cash letters received after their morning deadlines on Thursday, April 19.
- Our Cranford Office will be open on Friday night, April 20, to accept deposits from consolidated shipment depositors in New Jersey. Changes in the availability of credit for consolidated shipment deposits or "direct sends" are outlined in our Consolidated Memoranda Nos. 239 and 241.

Credit for checks received in Mixed and Other Fed cash letters drawn on closed banking institutions will initially be given as usual. However, debit as-of adjustments will be issued for the total amount of these items on the following business day.

Corresponding delays will occur in the return of unpaid items and in the forwarding of advices of nonpayment of such items drawn on institutions observing these holidays.

Please contact your local Federal Reserve Office if you have questions concerning these or other holiday closings. In this District, you may contact:

New York (Head Office) — Paul L. McEvily, Manager, Check Services Department (Tel. No. 212-791-6551).

Buffalo Branch — David P. Schwarzmuller, Operations Officer (Tel. No. 716-849-5018).

Cranford Office — Fred A. Denesevich, Regional Manager (Tel. No. 201-272-9000).

Jericho Office — Anthony N. Sagliano, Regional Manager (Tel. No. 516-997-4500).

Utica Office — Harry A. Curth, Regional Manager (Tel. No. 315-736-8321).

JAMES O. ASTON,
Vice President.

* This Reserve Office is open on the holiday indicated.