

FEDERAL RESERVE BANK  
OF NEW YORK

ATCIR No 9785  
January 4, 1985

HOLIDAY NOTICE  
Observance of Dr. Martin Luther King, Jr. Day

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

As indicated in our Circular No. 9735, dated September 26, 1984, all New York State offices of this Bank will be closed on Monday, January 21, 1985, in observance of Dr. Martin Luther King, Jr. Day. Items payable by, at, or through depository institutions in New York State that would otherwise be presented by this Bank on that day will be presented on the next business day, Tuesday, January 22. Corresponding delays will occur in the return of unpaid items and in the forwarding of advices of nonpayment of such items.

Depository institutions located in Connecticut, New Jersey, and the Virgin Islands will observe Martin Luther King's Birthday on Tuesday, January 15, 1985. Items payable by, at, or through New Jersey depository institutions served by our Cranford Office and depository institutions in the Virgin Islands, that would otherwise be presented by this Bank on Tuesday, January 15, will be presented on Wednesday, January 16.

Credit availability for cash items deposited at our offices in accordance with our published deadlines will be as follows:

*For deposits made on Monday, January 14*

- Credit for cash items payable by, at, or through Connecticut depository institutions located in this District, depository institutions in New Jersey served by our Cranford Office, and depository institutions located in the Virgin Islands will be given on Wednesday, January 16.
- Credit for cash items payable by, at, or through depository institutions located in New York State and in Puerto Rico will be given in accordance with our published schedules.

*For deposits made on Friday, January 18*

- Credit for cash items payable by, at, or through New Jersey depository institutions served by our Cranford Office will be given as of Monday, January 21, by reserve adjustment on Tuesday, January 22.
- Credit for cash items payable by, at, or through Connecticut depository institutions located in this District, and depository institutions in Puerto Rico and the Virgin Islands will be given as of Monday, January 21, by reserve adjustment on Tuesday, January 22.
- Credit for cash items payable by, at, or through depository institutions located in New York State will be given on Tuesday, January 22.

Consolidated check shipment participants and other direct sending banks will find this Bank's arrangements for interdistrict shipments on January 15 and 21, 1985 described in our Consolidated Check Shipment Memorandum No. 276, dated January 3, 1985; copies of that Memorandum may be obtained from Paul L. McEvily, Manager, Check Services Department (Tel. No. 212-791-6551).

Any questions regarding these procedures may be directed to John F. Sobala, Assistant Vice President (Tel. No. 212-791-5997).

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JAMES O. ASTON,  
Vice President.



FEDERAL RESERVE BANK  
OF NEW YORK

At-CIR. No. 9785

January 4, 1985

**Cranford Office of this Bank Closed  
on Tuesday, January 15, 1985**

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

As indicated in our Circular No. 9735, dated September 26, 1984, this Bank's Cranford Office (North Jersey Regional Check Processing Center) will be closed on Tuesday, January 15, 1985, in observance of Martin Luther King's Birthday. Items that would otherwise be presented for payment in New Jersey on that day will be presented on the next business day, Wednesday, January 16, 1985. Corresponding delays will occur in the return of unpaid items and in the forwarding of advices of nonpayment of such items.

The Head Office of this Bank and its other New York State offices will be closed on Monday, January 21, 1985, in observance of Dr. Martin Luther King, Jr. Day. Therefore, *entries* to the clearing or reserve accounts of depository institutions located in New Jersey for transactions occurring on that day *will be made as of Monday* by reserve adjustment on Tuesday, January 22, 1985.

Consolidated check shipment participants and other direct sending banks will find this Bank's arrangements for interdistrict shipments on January 15 and 21, 1985 described in our Consolidated Check Shipment Memorandum No. 276, dated January 3, 1985; copies of that Memorandum may be obtained from Paul L. McEvily, Manager, Check Services Department (Tel. No. 212-791-6551).

If you have any questions regarding these procedures, please direct them to Fred A. Denesevich, Regional Manager, Cranford Office (Tel. No. 201-272-9000).

JAMES O. ASTON,  
*Vice President.*

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