

SUSPENSION OF BANKING SERVICES IN OBSERVANCE OF TRADITIONAL TOWN FIESTA/FEAST DAY

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We wish to remind rural banks particularly those which are members of a bankers association in a locality of the procedures to be followed in case there is urgency to suspend banking services in observance of the traditional town fiesta/feast day, to wit:

1. A written notice shall be submitted to the Department of Rural Banks at least seven (7) banking days prior to the effectivity of the change in banking days/hours as provided under Subsection 3156.4 of the Manual of Regulations for Banks and other Financial Intermediaries (Book III);
2. If a rural bank is a member of a local bankers association, the notice shall be supported by a copy of the resolution duly passed by the bankers association. In any case, the notice should indicate that the proposed closure of the bank, if it is a branch office, has prior approval of the respective head office of the requesting bank;
3. The notice of said closure and resumption of banking services shall be conspicuously posted in the bank's premises;
4. If a rural bank is authorized to accept demand deposits, it shall maintain a skeletal force to handle "out-of-town" clearing items in line with clearing regulations.

We wish to further inform that failure to comply with the foregoing procedures shall subject the rural bank to applicable sanctions provided under existing regulations.

Adopted: 1 Aug. 1994

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