



FEDERAL RESERVE BANK OF DALLAS

2200 N. PEARL ST.
DALLAS, TX 75201-2272

HELEN E. HOLCOMB
FIRST VICE PRESIDENT AND
CHIEF OPERATING OFFICER

August 4, 2004

Notice 04-49

TO: The Chief Operating Officer of each
financial institution and others concerned
in the Eleventh Federal Reserve District

SUBJECT

2005 Eleventh District Holiday Schedule

DETAILS

The Federal Reserve Bank of Dallas and its branches at El Paso, Houston, and San Antonio, will not be open on the following holidays in 2005:

January 17	Martin Luther King, Jr., Day
February 21	Presidents Day
May 30	Memorial Day
July 4	Independence Day
September 5	Labor Day
October 10	Columbus Day
November 11	Veterans Day
November 24	Thanksgiving Day
December 26	Christmas Day

The Federal Reserve standard holiday schedule mandates that if January 1, July 4, November 11, or December 25 falls on a Sunday, the following Monday will be observed as a holiday. If January 1, July 4, November 11, or December 25 occurs on a Saturday, the preceding

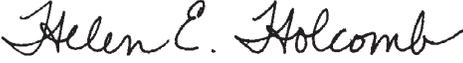
Friday will not be observed as a holiday. For the year 2005, January 1 falls on a Saturday; therefore, the preceding Friday—December 31—will **not** be observed as a holiday. However, December 25 falls on a Sunday; therefore, Monday, December 26, will be observed as a holiday.

Please file this notice for your reference. Individual notices of the holidays listed above will not be sent.

MORE INFORMATION

For more information, please contact this Bank's Legal Department at (214) 922-5101. Paper copies of this notice or previous Federal Reserve Bank notices can be printed from our web site at www.dallasfed.org/banking/notices/index.html.

Sincerely,

A handwritten signature in cursive script that reads "Helen E. Holcomb".