



Charles G. Cooper  
Commissioner

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## **TEXAS DEPARTMENT OF BANKING**

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### **INDUSTRY NOTICE 2024-02**

*Date: March 7, 2024*

### **Texas Department of Banking Provides Guidance for April 8 Eclipse**

On April 8, 2024, there will be a total eclipse in Texas from 1:30 p.m. to 1:50 p.m. The Department has received questions and concerns from state chartered banks with branches in the affected areas regarding the potential impact to operations, given the anticipated influx of travelers to the destinations within the path, the possibility of roadway gridlock and limited cellphone service due to heightened network use.

Pursuant to Texas Finance Code § 37.002, upon a determination by the bank's officers that the event may affect the bank's offices or operations, a state chartered bank may determine to temporarily close those affected offices or operations. Any bank closing an office or operation pursuant to Section 37.002 must **notify** the Commissioner as promptly as possible.

When determining whether to close a branch or limit operations, the bank must ensure customers are fully informed by using multiple communication methods such as email, lobby signs, and advertising. Customers should be reminded of other available banking options, such as nearby branches, mobile deposit, online banking, drive-up windows and ATMs.