



Charles G. Cooper  
Commissioner

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## **TEXAS DEPARTMENT OF BANKING**

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### **INDUSTRY NOTICE 2024-05**

*Date: July 5, 2024*

### **Emergency Closing of Offices**

To Chief Executive Officers and Presidents:

On May 1, 2024, the Department sent an email reminding you to assess your financial institution's level of [preparedness](#) before the next crisis strikes.

With the potential of Hurricane Beryl making landfall on the Texas coast, we encourage banks to review their emergency protocols. Be mindful that [Texas Finance Code §37.002](#) permits the closing of an office or operation by an officer of a bank during the emergency, regardless of whether the banking commissioner has issued a proclamation of emergency.

The office or operation closed may remain closed until the officers of the bank determine that the emergency has ended and for any additional time reasonably required to reopen. Offices or operations may not remain closed for more than three consecutive days, excluding days on which the bank is customarily closed, without the banking commissioner's approval.

The Department expects that only those bank offices directly affected by severe weather will close and encourages banks to continue to meet the financial needs of their customers and those affected by the storms.

If your bank closes an office or any part of its operations, we ask that you notify us promptly in accordance with [Texas Finance Code §37.002](#). You may contact us by [email](#) or toll-free at 877-893-6246.

Charles G. Cooper  
Banking Commissioner