

March 12, 2020

To the officers of Minnesota state banks:

Re: Emergency Closings Related to COVID-19

In the event of an emergency, officers of the bank have the authority to determine not to open any of its offices on any business day or to close an already open office. Prior approval is needed if a bank is closed over 48 consecutive hours, excluding legal holidays. An emergency as defined by [Minn. Stat. 47.0151](#) includes conditions that cause imminent or existing threats to the safety or security of persons or property.

This definition would include COVID-19, or other pandemic, related conditions.

The Department should be notified of office closures as soon as practical. If closure is anticipated to exceed 48 consecutive hours, approval should be requested by contacting office staff. When contacting office staff, please provide the name of the bank, the location which will be closed, and the anticipated time frame for closure. The Department should be notified once the office reopens for business.

If possible, please email notification of office closures and approval requests to the individuals named below. If not able to email, please contact 651.539.1570 and indicate you would like to speak with one of the below individuals regarding an office closure.

**Name**

Maxwell Zappia, Deputy Commissioner  
Michael Crow, Chief Examiner  
Kasie Barness, Application Analyst  
Jessica Trouten, Administrative Specialist

**Email Address**

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Thank you in advance for your cooperation.

Sincerely,



Maxwell Zappia  
Deputy Commissioner