Modification of Banking Office Hours

Banking offices, which includes the charter location and detached facilities, are generally expected to maintain core hours of operation, Monday through Friday, 8:00am – 4:30pm, that sufficiently meet the banking needs of the communities in which they serve. A bank’s hours of operation may differ by location or day based on community needs.

A bank may modify its current core business hours by providing proper notice to the Department at least 30 days prior to the effective date of the proposed modification. The notice should be submitted to bank.applications.comm@state.mn.us for review. The notice will be reviewed by the Department and the bank will be informed if the Department has any objections to the proposed modification. All notices should include the following information:

- Location of subject banking office,
- Current banking office hours and proposed banking office hours,
- Why the modification is necessary,
- The impact the proposed modification will have on the bank and its customers,
- Effective date of the proposed modification,
- How the bank intends to notify customers of the proposed modification,
- An explanation of how customer needs will be met outside of business hours, and
- The date the board approved the modification.

It is expected the business days and hours of operation be clearly identified at the entrance to all banking offices and on the bank’s website. Offices that have limited hours of operation are encouraged to provide supplementary means (e.g., accessible ATM or ITM, mobile and/or online banking capabilities, directions to other nearby facilities) for their customers to timely transact the business of banking outside of the office’s limited hours of operation.

Note: The term “part-time detached facility” is specific to definitions in Minn. Stat. sec. 47.52 and is limited to approved facilities in elementary and secondary schools or nursing homes and senior citizen housing facilities.