



**RURAL BANKERS ASSOCIATION OF THE PHILIPPINES  
&  
RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION,  
INC.**

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**MEMORANDUM**

Date : 19 December 2016  
Re : Holiday Break Notice

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Please be informed that the RBAP and RBRDFI Office in Intramuros, Manila will be closed for the holidays, starting **December 22, 2016 (Thursday) to January 2, 2017 (Monday)**. Thus, those who wish to visit or schedule a meeting with the President and/or Chairman should do so after the break.

Likewise, please note that all snail mail communications, queries and requests received during this period will only be entertained on or after **January 3, 2017 (Tuesday)**. However, if you wish to forward a message during the holiday break, please send it to [info@rbap.org](mailto:info@rbap.org).

Merry Christmas and have a prosperous New Year!

**ANTONIO O. PASIA**  
President, RBAP

**ENRIQUE P. ABELLANA**  
Chairman, RBRDFI