



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

04 January 2019

MEMORANDUM

TO: ALL MEMBER BANKS AND RBAP-RBRDFI EMPLOYEES

RE: FEAST OF THE BLACK NAZARENE - JANUARY 09, 2019

Please be informed that the RBAP and RBRDFI office in Intramuros, Manila will be closed on **January 09, 2019 (Wednesday)** for the celebration of the Feast of the Black Nazarene. 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 day will only be entertained on or after **January 10, 2019 (Thursday)**. However, if you wish to forward a message during the holiday break, please send it to info@rbap.org.

Thank you very much!


DR. ARMANDO B. BONIFACIO
President, RBAP


GIOVANNI D. GABRIENTO
Chairman, RBRDFI