



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

19 December 2017

**MEMORANDUM**

**TO: ALL MEMBER BANKS AND RBAP-RBRDFI EMPLOYEES**

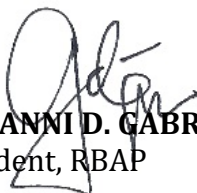
**RE: HOLIDAY BREAK NOTICE**


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Please be informed that the RBAP and RBRDFI office in Intramuros, Manila will be closed for the holidays, starting **December 21, 2017 (Thursday) to January 2, 2018 (Tuesday)**. 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, 2018 (Wednesday)**. 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!

  
**GIOVANNI D. GABRIENTO**  
President, RBAP

  
**ANTONIO O. PASIA**  
Chairman, RBRDFI