



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

17 December 2018

MEMORANDUM

TO: ALL MEMBER BANKS AND RBAP-RBRDFI EMPLOYEES


RE: HOLIDAY BREAK NOTICE 2018

Please be informed that the RBAP and RBRDFI office in Intramuros, Manila will be closed for the holidays, starting **December 20, 2018 (Thursday) to January 1, 2019 (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 2, 2019 (Wednesday)**. However, if you wish to forward a message during the holiday break, please send it to info@rbap.org.

Merry Christmas and have a prosperous New Year!


DR. ARMANDO B. BONIFACIO
President, RBAP


GIOVANNI D. GABRIENTO
Chairman, RBRDFI