

special days that may be appointed or recommended by the State and all special days that may be appointed or recommended by the Governor of this State, or the President of the United States, as days of thanksgiving or fasting and prayer, or other religious observance or for the general cessation of business, shall be regarded as legal holidays, and shall be duly observed as such, and shall for all purposes whatsoever as regards the presenting for payment or acceptance and of the protesting and giving notice of dishonor of bills of exchange, bank checks, drafts and promissory notes, to be treated and considered as the first day of the week, commonly called Sunday, and all such bills, drafts, checks, and notes presented for payment or acceptance on these said days, shall be deemed to be presented for acceptance or payment on the secular or business day next succeeding such holiday. The Governor of this State shall have the power by proclamation to appoint a day or days for the general cessation of business in any one or more of the political subdivisions of the State, in case of emergency from fire, flood or otherwise, with the same legal consequences as hereinabove provided. In case of emergency from fire, flood, storm, snow or other cause in any part of the State, the Governor shall have the further power by proclamation to appoint a day or days during which banking institutions (as defined in Article 11 of the Annotated Code of Maryland) within the area or areas designated in the proclamation may remain closed, in which case the appointed day or days shall be treated and considered as the first day of the week, commonly called Sunday, with the same legal consequences as hereinabove provided.

11. Monday to be treated as holiday when enumerated holidays fall on Sunday.

Whenever the 1st day of January, the 12th day of February, [the 22nd day of February,] the 25th day of March, [the 30th day of May,] the 4th day of July, the 12th day of September, [the 12th day of October, the 11th day of November,] or the 25th day of December shall either of them occur on Sunday, the Monday next following shall be deemed and treated as a public holiday for all or any of the purposes aforesaid; provided, however, that in such case all bills of exchange, bank checks, drafts and promissory notes which would otherwise be presentable for acceptance or for payment on either of the Mondays so observed as a holiday, shall be deemed to be presentable for acceptance or for payment on the secular or business day next succeeding such Monday, and such Mondays so observed for all purposes whatever as regards the presenting for payment and acceptance and of the protesting and giving notice of the dishonor of bills or exchange, bank checks, drafts and promissory notes be also treated and considered as is the first day of the week, commonly called Sunday.

12. Election to remain open on certain days otherwise holidays.

Notwithstanding any of the provisions of Sections 9 and 11 of this subtitle, any banking institution as determined by a resolution of its board of directors may elect to remain open for business on any day of the year except Sundays, New Year's Day, *Washington's Birthday*, Good Friday, the [thirtieth day of] *last Monday in May*, commonly called [Decoration] *Memorial Day*, the fourth day of July, Labor Day, *the second Monday in October, known as Columbus Day*, *the fourth Monday in October known as Veterans' Day*, Thanks-