

SAVINGS DEPARTMENT

HOUGHTON  
NATIONAL BANK  
HOUGHTON MICH.

MEMBER OF FEDERAL RESERVE SYSTEM



SAVINGS DEPARTMENT

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**HOUGHTON  
NATIONAL BANK**  
HOUGHTON, MICHIGAN

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Member of Federal Reserve System  
and  
Federal Deposit Insurance Corporation

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**SAFETY DEPOSIT BOXES  
FOR RENT**

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**Banking Hours**

9 A. M. to 3 P. M.

Saturdays 9 A. M. to 12 M.

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**ALWAYS BRING THIS BOOK**

This book must be presented when  
money is deposited or withdrawn.



# HOUGHTON NATIONAL BANK SAVINGS DEPARTMENT

## RULES

1. Deposits of \$1.00 and upwards will be received and a Bank Pass Book issued, the entries in which shall constitute the depositor's voucher. On opening a savings account the depositor signs the signature card of the Bank and such signature shall constitute the agreement of the depositor to be governed and bound by the rules of the Bank with respect to such accounts as they then exist or as they may thereafter be modified or amended as hereinafter provided.

2. Interest will be payable on savings deposits, computed as below mentioned, on the third Monday of June and December of each year at such rates and on such amounts as the Board of Directors of this bank may from time to time prescribe, subject however to Regulations of the Federal Reserve Board or of the Comptroller of the currency or to Act of Congress with relation thereto. The interest may be withdrawn on presentation of pass book for proper entries therein, or on such presentation may be added to principal, thus giving depositor compound interest.

3. Computation of interest for each six months' period will be made to the first day of June and December in each year and will be computed for the six months' period in two

parts, namely on the smallest balance in the deposit during the first three months' period of said six months for such three months, and on the smallest balance during the second three months' period of said six months' period for such three months, or in other words, on such sum as shall continuously remain on deposit throughout the entire period of each three months. Interest will not be computed on fractions of a dollar nor for any other period than such three months' periods, nor on any account of less than \$5.00.

4. Deposits may be made for the benefit of minors or others according to contract or stipulation made at the time and entered in the Pass Book. In the absence of any agreement such deposit may be withdrawn by the minor the same as if he were of age.

5. Money deposited by a married woman is subject to her order or exclusive control.

6. Any account to which no deposit shall be added and upon which no draft shall be made for five years in succession shall be closed, and neither such deposit nor the interest which shall have been accrued thereon shall draw interest after the expiration of five years from the time the last deposit was made, except by special agreement.

7. Deposits may usually be withdrawn without notice, but the Bank may in all cases require sixty (60) days' notice to it in writing before a savings depositor will be allowed to withdraw the whole or any part of his deposit. Verbal notice to any depositor of the Bank's intention to enforce this rule shall be sufficient. The right and manner of withdrawal is also subject to rules or regulations of the Federal Reserve Board or of the Comptroller of the Currency or to Act of Congress with relation thereto. If the account is in the name of two

(Continued in back of book)



No. 953

*Estate Alberta E. Dress*  
*for Frederic Dress admr*

IN ACCOUNT WITH

## HOUGHTON NATIONAL BANK

HOUGHTON, MICHIGAN

This book is accepted and all deposits are made subject to the By-Laws of the Bank as herein printed and made a part of this deposit contract.

No payments can be made or money withdrawn without presentation of this book.

Date	Interest or Initials	Withdrawals	Deposits	Balance
				78332
AUG 18 1939			1876	80208
9/28/39			575	80783
11/3/39			3501	84284
11/3/39		150 ✓		68284
12/1/39	Int 12-1-39		390	69674
12/28/39			2125	71799
FEB 9 1940			3701	755-
FEB 9 1940		45-		710-
15		300-		410-
March 8-40		15015 ✓		25985
21			575	26560
Apr 19			25-	29060
1		6250 ✓		22810

A GROWING SAVINGS ACCOUNT IS FUTURE WEALTH



No. 953

*Estate Alberta E. Price*

Date	Interest or Initials	Withdrawals	Deposits	Balance
JUN 21 1940			22-	25010
AUG 23 1940			4125	29135
6/7 - 6/10-40 Int			114	29249
Oct 10			825	30074
NOV 22 1940			4125	34199
JAN 24 1941			3975	38174
MAR 2		On 40 INT	132	38306
		35-		3806
APR 25 1941			47-	39506
JUN 5	INT. 6-1-41		197	39703
JUN 6		300-		9703
AUG 1 1941			47	14403
AUG 1 1941			100	24403
Nov 21 41			5275	29678
DEC 29 1941			2775	32453
12 1 41		Int. 12-1-41	48	32501
FEB 5 - 1942			27-	35201

A GROWING SAVINGS ACCOUNT IS FUTURE WEALTH



No. 953 <sup>4</sup> Estate Alberta E. Dreiss

Date	Interest or Initials	Withdrawals	Deposits	Balance
FEB 20 1942		200 -		15201
May 76	Int. 6-1-42		76	15277
JUL 7 - 1942		15277		Closed

A GROWING SAVINGS ACCOUNT IS FUTURE WEALTH



or more persons, payable to either or the survivor, in the absence of special agreement or instructions entered in the pass book, either may draw and the balance at the death of either shall belong to and be payable to the survivor or survivors.

8. Depositors may withdraw money personally or by written order, but in all cases the Pass Book must be presented.

9. The officers of the Bank will endeavor to prevent fraud, but all payments made to persons producing the depositor's Pass Book shall be deemed good and valid payments to the depositors respectively.

10. The Directors of the Bank shall be at liberty to return all or any part of a deposit with interest thereon upon giving one month's notice of such intention.

11. If the Pass Book is mislaid, lost or stolen, the owner is required to give immediate notice to the Bank.

12. The Directors of the Bank may from time to time alter or amend these rules and regulations, and all such alterations or amendments shall be binding on depositors when the same shall be made known by posting a copy thereof in a conspicuous place in the Bank.

## NOTICE TO DEPOSITORS

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Guardians, Trustees, Females, Holders of Trust Funds, and persons unaccustomed to financial transactions, will find this Bank a safe and convenient place at which to make deposits and do business.

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## ALWAYS BRING THIS BOOK

This book must be presented when money is deposited or withdrawn.



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**SAVE  
REGULARLY**

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THE TODD COMPANY  
BANKERS SUPPLY DIVISION  
  
CHICAGO ILL      ROCHESTER N. Y.  
PATENT NO. 1,664,897

2019.29.7



