

No. 2451

SAVINGS DEPARTMENT

FIRST
NATIONAL BANK
ONTONAGON, MICH.

TAKE CARE OF THIS BOOK

IF LOST OR FOUND, REPORT TO THIS
BANK AT ONCE. IF IT SHOULD FALL
INTO IMPROPER HANDS, YOU MAY BE
DEFRAUDED.

THIS BOOK MUST BE PRESENTED WHEN
MONEY IS DEPOSITED OR WITHDRAWN.

**FIRST
NATIONAL BANK**

ONTONAGON, MICH.

CAPITAL - - \$50,000.00

SURPLUS - - \$38,000.00

BANK OPEN FROM 9 A. M. TO 12
1 P. M. TO 3 P. M.
SATURDAYS FROM 9 A. M. TO 12

No checks will be paid on this account unless accompanied by this book.

Read the regulations within, to which you assent by accepting this book.

SOW PENNIES REAP DOLLARS

INFORMATION FOR DEPOSITORS

Deposits received in sums of \$1.00 and upwards in each account.

Interest is paid on balances of \$1.00.

If interest is not drawn out, it will be added to the principal and draw interest.

Married ladies and children may have accounts in their own names.

All your dealings with the bank will be *private and confidential*.

Depositors sending for money by other persons must send order in writing as well as the pass book.

If this book is lost, notify the bank immediately in writing.

Deposits of considerable size can be invested by us in First Mortgages or Bonds, if desired.

SAFETY BOXES FOR RENT

SAVE REGULARLY

HOW TO RAISE DOLLARS

Just as surely as acorns will grow into giant oaks, cents will grow into dollars if they are planted in good soil and cultivated correctly. They must be put into a hot-bed of good intentions; the soil must be frequently loosened by means of industry; persistence will be found necessary to prevent the plants from dying in infancy; economy is a fertilizer which will hasten their growth wonderfully; they should be watered freely with honest sweat, and the fruitage of dollars which will surely grow, should not be gathered until it is essential to the proprietor's well-being. It is recommended that the crop should not be gathered until some rainy day.

A little money put in the Savings Bank is not a talent hidden in a napkin. It is earning all the time; like heart beats its work goes on while one sleeps, and even Sundays the capital is growing larger, and nobody complains of broken laws.

BEGIN NOW! You can open an account with only one dollar. You can make additions to this from time to time to suit your convenience.

If you only put two dollars a week by, you will be a hundred dollars ahead in less than a year.

If you persistently keep on for five years putting the following amounts in this bank every day and draw nothing out, here are the results, not counting interest:

1 cent a day in five years will be.....\$	18.25
10 cents a day in five years will be.....	182.50
50 cents a day in five years will be.....	912.50
\$1.00 a day in five years will be.....	1,825.00

No. 2451

Estate of Alberto E. Drees

See

IN ACCOUNT WITH
FIRST NATIONAL BANK
 ONTONAGON, MICH.

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	Initials	Withdrawals	Deposits	Balance
1938	Balford			173 15
MAR 16 '38		10 -	10 -	183 15
5 17		1	20 -	203 15
6 1	Int		85	204 -
JUN 16 '38			20 -	224 -
70			9483	31883
JUL 16 '38		18	15 -	33383
AUG 17 '38			15 -	34883
SEP 16 '38		2	15 -	36383
12 1	Int		167	36550
32	Waiver Dividend No.		592	37142
DEC 31 1938			50 -	42142
JAN 17 '39			13 -	43442

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Estate of Alberta E. Drees

Date	Initials	Withdrawals	Deposits	Balance
1939	Balfour			434.42
FEB 15 '39			15 -	449.42
APR -1 '39			17 -	466.42
APR 28 '39		3	20 -	486.42
61	Int		222	488.64
7	a		16 -	504.64
27	K		20 -	524.64
7 1/2			15 -	539.64
SEP -1 '39	N		35 -	574.64
OCT -2 '39	H		35 -	609.64
OCT 10 '39	N		10	619.64
OCT 10 '39	R	300 ✓		319.64
OCT 17 '39	N	100 ✓		219.64
" 21	N	100 - ✓		119.64
25	H		15 -	134.64
Nov 29	N	30 - ✓		104.64
Dec 1	Int		-62	105.26

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Date	Initials	Withdrawals	Deposits	Balance
1939	Belford			105 76
DEC -4 '39	W		20 -	125 26
DEC -4 '39	W	100 -		25 26
DEC 12 11	W	Dividend	197	27 23
JAN -5 '40	W	25 -		2 23
JAN -5 '40	W		10 -	12 23
FEB 13 '40	W		18 -	30 23
FEB 13 '40	W		45 -	75 23
2 14	W	67 -		8 23
MAY -2 '40	W		15	23 23
6 1	Int		06	23 29
1			10 -	33 29
JUN -1 '40	W	6	10 -	43 29
JUL -6 '40	W	40 -		3 29
SEP -9 '40	W		20 -	23 29
SEP 11 '40	W	21 50		1 79
DEC -4 '40	W		10 -	11 79

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Date	Initials	Withdrawals	Deposits	Balance
1940	Bal low 2			1179
DEC 10 '40	W	10 - ✓		179
16	Walver Dividend No. 6		99	278
FEB 10 '41	W	7	10 -	1278
3 29	L		15 -	2778
4 25	L		10 -	3778
MAY 17 '41	W	35 - ✓		278
OCT - 3 '41	W		50 -	5278
10 9 41		45 00		778
10 17 41	LC		1000	1778
12 1	W		03	1781
1941	Walver Dividend No.		119	19 -
2 21	L	8	200 -	219 -
12 21		88 56		13044
2 26		3945		9099
3 16	L		15 -	10599
21	L	1587		9012

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Date		Initials	Withdrawals	Deposits	Balance
		C13			90 12
1942	3 27	.		25 95	116 07
	4 4		5 -		111 07
	18		88 82		22 25
	20	PC		75 00	47 75
	5 1	L		12 -	59 25
	6 1	Int		30	59 55
	7 6			23 95	83 50
	6		60 -		23 50
	7 9		23 50		<u>0</u>

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RULES
GOVERNING DEPOSITS IN THE SAVINGS
DEPARTMENT OF THE
FIRST
NATIONAL BANK
ONTONAGON, MICH.

1. Office hours shall be from 9 a. m. to 3 p. m., except Sundays and holidays.
2. Every person shall, at the time of making his first deposit, sign his name on a signature card as prescribed by the bank, and shall thereby signify his assent to the rules and regulations of the savings department of the bank, and his willingness to be bound thereby.
3. No money shall be received from any depositor unless his book be presented, and an entry thereof made by the proper officer of the bank at the time of making the deposit.
4. Deposits of one dollar (\$1.00) and upwards will be received.
5. Interest will be credited on the books of the bank on the first days of December and June, herein called "Interest Days," and will be payable to the depositor or entered upon his pass book at any time thereafter. It is not necessary to present the bank book on any particular day for the entering of interest.

6. Deposits made during the first three days in any month will be treated in the computation of interest as if deposited on the first day of the month. On deposits made after the first three days of each month, interest will be computed from the first day of the month following the deposit. Interest will be computed from the first days of December and June of each year, on all sums which have been on deposit not less than three (calendar) months at the rate of _____ (_____) per cent per annum, no interest being figured for fractional parts of a month.

7. Interest will not be allowed upon fractional parts of a dollar, nor on any sum withdrawn between "Interest Days," for any of the period which may have elapsed since the preceding "Interest Days." All withdrawals between "Interest Days" will be deducted from the first deposits.

8. Interest will be added to the deposit account and will thereafter draw interest the same as the original deposit.

9. All withdrawals must be made personally or by order in writing, and no deposit or portion of a deposit will be paid, or shall be payable, except upon production of the depositor's bank book at the savings department of the bank. No sum of less than one dollar (\$1.00) can be withdrawn unless the sum on deposit is below that amount.

10. As a matter of indulgence, deposits may ordinarily be withdrawn without previous notice, but the bank expressly reserves the right to have as a condition precedent to the payment of any and all deposits, sixty (60) days' notice in writing from the depositor of intention to withdraw such deposit, and no

deposit or any part thereof, shall be payable prior to the expiration of such sixty (60) days' notice except at the option of the bank. When notice of withdrawal is given, the bank book must be presented at the savings department of the bank and the bank allowed to enter said notice therein. Payments by the bank from time to time without notice shall not constitute a waiver of notice in any other case, or at any other time, when notice is not expressly waived in writing.

11. The bank shall be at liberty to return to any depositor, any part or all of his or her deposit, notice to said effect to be served personally or through the postoffice, directed to the address of the depositor as the same appears on the books of the bank, or such notice may be given by one publication in a local newspaper. Interest will cease from the date of the delivery, mailing or publication of such notice.

12. All accounts on which no deposit or draft shall have been made for five (5) years shall cease to be entitled to any further interest after five years from the last deposit or draft.

13. These rules and regulations may be altered or amended, and new rules may be made by the bank at any regular or special meeting of its Board of Directors; provided, however, that no such alteration or amendment or new rule or regulation shall be in force until notice thereof shall have been posted in the savings department of the bank for thirty (30) days.

14. The bank will do its utmost to protect depositors against fraud, but will not assume any responsibility for payments made whenever the depositor's pass book has been lost or stolen and the depositor has failed to give due

notice thereof to the officers of the bank; and in such cases the right is reserved to make no payments until a good and sufficient bond of indemnity to hold the bank harmless is furnished.

15. Deposits made by married women and minors in their own name cannot be drawn out by their husbands, fathers or guardians.

16. The bank will endeavor to have this book show the exact condition of the depositor's account but hereby gives notice that it will not be liable to any third party on account of errors or omissions that may occur therein, and it reserves to itself the right to deduct from deposits credited in this book any counterclaims it may hold against the original depositor or the owner of the book.

17. The officers of the bank shall be at liberty to limit the amount of deposits to be received from any person.

18. All deposits credited on this book are savings account deposits and are made by the depositor and received by the bank under and subject to the foregoing rules, conditions and regulations, all of which are hereby made a part of the agreement of each deposit.

No interest on balances less than \$5.00.

A service charge of 50 cents will be charged on all accounts closed out under three months' period.

We are proud of our savings department. Invite your friends to start a savings account as you have done. By so doing you are aiding your bank and doing a real service for your friend.

Our best advertising medium is our host of faithful customers.

Come to us just as freely as you would to your closest friend. It is our business to help the people.

DO NOT USE THIS BLANK IN WITHDRAWING—BUT COPY IT.

\$ _____ ONTONAGON, MICH., _____ 19 _____

FIRST NATIONAL BANK

PAY TO _____ OR BEARER

_____ DOLLARS

AND CHARGE TO SAVINGS PASS BOOK No. _____

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