

THE  
**Oakland Bank of Savings.**

**CAPITAL STOCK, \$150,000.**

BOARD OF DIRECTORS.

E. M. HALL,

A. C. HENRY,

P. S. WILCOX,

SAM'L MERRITT,

W. W. CRANE, JR.

Two classes of deposits are recognized, viz: Dividend and Commercial Deposits.

Dividend depositors have an interest in the profits of the Bank, which interest will be declared by the Board of Directors, and payable semi-annually.

Commercial depositors will have no interest in the profits of the Corporation.

The statute under which the Oakland Bank of Savings is incorporated specially provides that married and unmarried women and minors, making deposits in their own name, that such deposits belong to them, and can only be withdrawn by themselves or their order, and that their own receipt or acquittance is valid.

The By-Laws expressly declare that a certain sum shall be semi-annually set aside out of the profits, as a *Reserve Fund, which, together with the capital stock and the assets of the Corporation, shall form an absolute security* to the depositors.

Collections made and a general Banking business attended to.

A. C. HENRY, President.

J. L. BROWNE, Cashier.