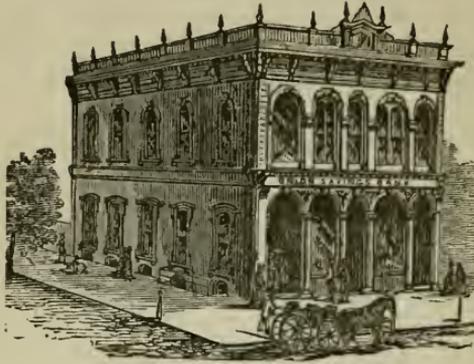


HOUSEWORTH'S PHOTOGRAPHIC PARLORS, 12 Montgomery Street, opposite Lick House, S. F.

UNION SAVINGS BANK

OAKLAND.

Guarantee Capital, - \$1,500,000.



BOARD OF DIRECTORS:

A. C. HENRY, President. J. WEST MARTIN, Vice-President.

John C. Hays,
E. Bigelow,
E. A. Haines,
Samuel Woods,

Hiram Tubbs,
H. H. Haight,
C. T. H. Palmer,
S. Huff,
W. W. Crane, Jr.

Charles Webb Howard,
R. W. Kirkham,
R. S. Farrelly,
J. Mora Moss.

H. A. PALMER, Cashier.

Deposits received from one dollar upward. Interest on deposits payable semi-annually. NO ENTRANCE FEE REQUIRED. Having a larger Guarantee Capital than any other Savings Bank in California, it offers the *greatest security* to Depositors.

Commercial Deposits received, and Exchange on New York and Europe for sale. Correspondents: BANK OF CALIFORNIA, San Francisco and New York. SAFE DEPOSITS of Silverware, Papers, and valuables of every description received. Our Vaults have no superior in the State.

Union Bank Building, cor. Broadway & Ninth Sts.

COMPARATIVE TABLE OF DIVIDENDS

Paid by Prominent Savings Banks of California, December, 1872.

Banks.	Capital paid in.	Highest Rate per an.
UNION SAVINGS BANK, Oakland,	\$450,000	11 per cent.
Hibernia Savings and Loan Society, San Francisco.....	None,	8 "
Savings and Loan Society, San Francisco.....	None,	9 "
San Francisco Savings Union, San Francisco.....	200,000	9 6-10 "
French Savings Bank, San Francisco.....	None,	9 "
German Savings and Loan Society, San Francisco.....	80,000,	9 "
Odd Fellows Savings Bank, San Francisco.....	None	9 5-6 "
Sacramento Savings Bank, Sacramento.....	None,	10 "
Capital Savings Bank, Sacramento.....	300,000	10 "
Stockton Savings and Loan Society, Stockton.....	200,000	10 "