



A Complete Banking Service

The United Bank and Trust Company, with its main banking office in San Francisco, is a savings, commercial and trust bank with old-established banks in the strategic centers of the great Sacramento and San Joaquin Valleys. It furnishes that intimate contact between diversified sections of the State so essential to modern business.

BANKING OFFICES IN

SACRAMENTO
MODESTO
OAKDALE

STOCKTON
FRESNO
SAN FRANCISCO

RUDOLPH SPRECKELS, President
W. O. MILES, Vice-President
ROBERT R. YATES, Cashier
JAMES D. PHELAN, Chairman of the Board

UNITED BANK AND TRUST COMPANY of California