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JANUARY 15, 1940

L M GIANNINI

PRESIDENT BANK OF AMERICA

NATIONAL TRUST AND SAVINGS ASSOCIATION
SAN FRANCISCO CALIFORNIA

ACKNOWLEDGMENT MADE YOUR TELEGRAM JANUARY TWELVE. STOP.
RESPONDING TO YOUR INQUIRY THIS OFFICE HAS PRESCRIBED NO
FORMALITIES BY RULES OR REGULATIONS WHICH ARE NOT
PRESCRIBED BY STATUTE.

COMPTROLLER OF THE CURRENCY

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BANK OF AMERICA
National Trust and Savings Association

San Francisco Headquarters

San Francisco, California

January 13, 1940

Honorable Marriner S. Eccles,
Chairman of the Board of Governors,
Federal Reserve System,
Washington, D. C.

Dear Governor Eccles:

At the request of Mr. A. P. Giannini, I am sending to you the enclosed booklet carrying remarks of the President of the Bank to the shareholders, which remarks Mr. Giannini believes might be of interest to you.

There are also enclosed five additional copies of each of these booklets which Mr. Giannini would appreciate your having distributed among the other members of your Board, in case you believe that this is the appropriate thing to do.

Yours very truly,

(signed) R. P. A. Everard

R. P. A. Everard,
Secretary.

Enclosures.

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THE COMPTROLLER OF THE CURRENCY

WASHINGTON

January 17, 1940

Honorable Marriner S. Eccles,
Chairman, Board of Governors,
Federal Reserve System,
Washington, D. C.

Dear Mr. Eccles:

I enclose copy of recent exchange
of correspondence between this office and Mr. L.M.
Giannini, President of the Bank of America National
Trust and Savings Association.

Very sincerely yours,
(signed) Preston Delano

Preston Delano