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BEFORE THE FEDERAL RESERVE BOARD.

**In the Matter of the Petition
of**

Bankers in Nebraska and Wyoming asking that the territory comprising said states be taken out of the Federal Reserve District Number Ten (Kansas City) and annexed to Federal Reserve District Number Seven (Chicago).

BRIEF AND ARGUMENT ON BEHALF OF PETITIONERS.

HENRY W. YATES,
*President Nebraska
National Bank, Omaha.*

FRED H. DAVIS,
*President First
National Bank, Omaha.*

LUTHER DRAKE,
*President Merchants'
National Bank, Omaha.*

WILLIAM D. McHUGH, Omaha,
Counsel.

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BRIEF AND ARGUMENT ON BEHALF OF PETITIONERS.

The petition of the Nebraska and Wyoming banks praying that the territory comprising said states be taken out of District Number Ten (Kansas City) and annexed to District Number Seven (Chicago) should be granted because the placing of those states in the Kansas City District did not give "due regard to the convenience and customary course of business."

Congress, in the Federal Reserve Act, provided that the Continental United States be divided into districts, each district to contain one Federal reserve city.

In the first instance, the Act provided, these districts were to be created by the Reserve Bank Organization Committee. But Congress did not leave the establishment of these districts to the uncontrolled discretion of the committee, and the Act expressly provided that the action of the Committee in creating the districts should not necessarily be final.

The Committee had no uncontrolled discretion in fixing the boundaries of the districts.

Congress realized that the inauguration of the new system of banks provided for in the Federal Reserve Act was a practical matter in which most of the details were necessarily to be left to the judgment of the administrative officials having it in charge. The Organization Committee was the proper body to make investigation and, in the first instance, decide upon the location of the reserve banks and the boundaries of the respective districts. Much was of necessity left to their combined judgment. But certain principles of decision were regarded by Congress as so essential to the successful operation of the system that the Act itself, by mandatory provisions, made those principles of controlling force in the decision. We are here concerned with but one of these principles. Congress well knew that it was of the utmost importance to the successful operation of the new system that the convenience and customary course of business be recognized and be undisturbed as far as practicable. It was imperative that, so far as it could be done, the new system was to fit into the usual and established currents of trade and commerce. Congress regarded this matter as so vital to the success of the new system, that this was not left to the uncontrolled discretion of the Organization Committee. On the contrary, in the Federal Reserve Act, Congress provided that the districts to be established should be "apportioned with due regard to the convenience and customary course of business." This was established as a principle of decision which binds and was intended to bind all officials charged with responsibility and duty in the establishment of the districts. The power of the Organization Committee in the establishing of the district, was not absolute or discretionary; that body was limited in its action by the provision in the law above stated.

The decision of the Organization Committee as to the boundaries of the districts was not intended by Congress to be final.

As we have seen, Congress deemed an undue interference with the convenience and customary course of business so serious

a menace to the success of the new system, that it was expressly provided in the Act that the districts should be so apportioned as to avoid this result.

But so solicitous was Congress that the convenience and customary course of business should not be unduly disturbed in the creation of these districts, that it was provided in the Act that the judgment of the Committee as to the inclusion of any specific territory within any specific district should be subject to review by the Federal Reserve Board. This matter was so important, and the principle of decision so vital to the success of the system, that the judgment of the Organization Committee was not made final. On the contrary, the matter was one which could be brought before the Federal Reserve Board for review.

On this review the Federal Reserve Board should act with open mind and give its independent judgment.

The imperative command of Congress that there should be, in the establishment of these districts, no undue interference with the convenience and customary course of business, makes the review by the Federal Reserve Board of the determination of the Committee in including any specific territory in any specific district, a real and not a formal proceeding. The Board must consider the district as created and the facts as to the convenience and customary course of business, and then give its independent judgment. If the decision of the Committee were to be accepted as controlling, the review would be perfunctory. The mandate of Congress still stands as the controlling principle of decision to be applied by the Board. If in the judgment of the Board, the inclusion within the Kansas City district of the territory comprising the states of Nebraska and Wyoming, results in an undue interference with the convenience and customary course of the business of that section, then the Board must follow the Act of Congress, and, by proper order, take such territory out of the Kansas

City district and annex it to the district which is so circumstanced as to allow the business of the territory named to flow in its convenient and customary channels.

This must of necessity be true. Of course the districts cannot be so arranged as to suit the convenience of everyone. Even if one or two banks or a small section of the district be necessarily inconvenienced the matter would be so inconsiderable as to be negligible. But when such an extent of territory as the states of Nebraska and Wyoming is involved, the unit is so large and the interests affected so extensive, that the matter cannot be dismissed as unimportant.

Moreover, when such an extent of territory is involved, it necessarily follows that the "convenience and customary course of business" to which due regard must be given in establishing the districts, is the convenience and customary course of business of the states of Nebraska and Wyoming. It may well be that with the majority of banks and with respect to a large part of the territory embraced in the Kansas City district, the convenience and customary course of business is fully recognized in the inclusion of such banks and territory in that district. But if the convenience and customary course of business of Nebraska and Wyoming demand the inclusion of that territory in the Chicago district, then it should be so included regardless of the course of business in the remainder of the territory in the Kansas City district. To include in any district an important and extensive territory which, by reason of the course of its business should be included in another, and then seek to justify such action upon the ground that the banks in such territory are a minority of those within the district as created and that the majority are satisfied, is to do what Congress expressly provided should not be done. The simple mandate of the Act, and the manifest purpose of Congress in framing it, forbid the inclusion of such an extent of territory as Nebraska and Wyoming in the Kansas City district, if the convenience and

customary course of the business done in Nebraska and Wyoming is eastward to Chicago and not southward to Kansas City.

The evidence as to the convenience and customary course of the business of the states of Nebraska and Wyoming.

1. The relation of the banks of a community to its business is so intimate that no better evidence as to the customary course of its business can be found, than the arrangements which the banks have made to accommodate the business men of a community. The banks provide the facilities necessary to the transaction of the business of their communities. The transaction of business between Nebraska and Wyoming and trade centers, involves the exchange of moneys and credits. Banks are organized, among other things, to provide this exchange; and, to adjust themselves to this demand, banks have correspondents at trade centers with which this exchange of money or credits is demanded by the business of their communities. To secure the patronage of the business of their communities, banks advertise their facilities for doing business as demanded in their sections, including the arrangements perfected in the establishment of correspondents at trade centers.

The bankers necessarily know the demands and needs of the business men of their community. Therefore, no better evidence of the customary course of business of a territory can be furnished, than the arrangements made by the banks of such territory for the exchange of money and credits at trade centers and the advertisements of the banks, in that regard, for their patrons.

We have compiled from the Bankers' Encyclopaedia, a recognized authority published in New York City, for the month of September, 1914, the listed correspondents of the national banks in the states of Nebraska and Wyoming. A list of the names of all Nebraska National Banks and their reported correspondents is attached hereto as Exhibit "A" and a list of the names of all

Wyoming National Banks with their reported correspondents is attached hereto as Exhibit "B".

These show the following significant facts:

Of the 220 national banks of the state of Nebraska, 136 list a correspondent at Chicago; 194, a correspondent at New York; 199, a correspondent at Omaha; 39, a correspondent at Lincoln, Nebraska; 36, a correspondent at Sioux City, Iowa; 17, a correspondent at St. Joseph, Mo.; 11, a correspondent at St. Louis, and 10, a correspondent at Kansas City.

Of the 32 national banks now in the state of Wyoming, 20 list a correspondent at Chicago; 31, a correspondent at Omaha; 29, a correspondent at New York; and 1, a correspondent at Kansas City.

Let us not be misunderstood. It is of course true that many of these banks have accounts at cities like Minneapolis and Milwaukee and other places, which accounts are comparatively unimportant. Undoubtedly, some of the banks mentioned have accounts of that character in the banks at Kansas City; but this does not affect the significance of our showing. The great salient fact is, that of the 220 national banks of the state of Nebraska, only 10 *advertise* a correspondent at Kansas City, and of the 32 national banks of the state of Wyoming, only 1 *advertises* a correspondent at Kansas City; while, of the Nebraska banks, 132 *advertise* a correspondent at Chicago, and of the Wyoming banks, 20 *advertise* a correspondent at Chicago. Not only is this fact true today, as shown by the publication mentioned, but it has been true during all the past years since Nebraska and Wyoming had any appreciable business. An inspection of any publication similar to the one mentioned, throughout the years, will show that the situation today is substantially the same as that which has always prevailed. The bankers of Nebraska and Wyoming are necessarily in touch with the business of those states; they naturally and necessarily advertise the possession of facilities which are in

demand by business men of those states. The insignificant number which advertise a correspondent at Kansas City, makes absolutely clear, the insignificance of the demand for exchange upon Kansas City in the states of Nebraska and Wyoming. The location of the various cities wherein the Nebraska and Wyoming banks advertise a correspondent, makes clear the fact that the course of business throughout Nebraska and Wyoming is eastward through Omaha to Chicago, and not in a southerly direction to Kansas City.

2. Realizing that the banking transactions are a reflex of the business done throughout the community, we have endeavored to ascertain the number of transactions between banks in Nebraska and Wyoming and Kansas City, as compared with the transactions between said banks and Omaha and Chicago. Letters were written to the petitioning banks of Wyoming and Nebraska outside of Omaha and South Omaha, requesting information as to these actual transactions. The time chosen was the month of May, 1914. Answers were received from most of the banks, the names and locations of which are stated on a list attached hereto, as Exhibit "C". The original answers are on file with this Board. From these answers it appears that, as a matter of fact, in the month of May, 1914, the said Nebraska National Banks, cashed and forwarded checks and other items as follows:

Drawn upon Chicago	\$ 1,442,060	139 banks
Drawn upon Omaha	8,474,996	144 banks
Drawn upon Sioux City	877,653	82 banks

Total \$10,794,709

Drawn upon Kansas City \$ 202,377 90 banks

From these letters, it also appears that the said banks issued exchange (drafts and checks) during the same period, as follows:

On Chicago	\$ 1,940,869	92 banks
On Omaha	10,098,309	148 banks
On Sioux City	934,397	34 banks
<hr/>		
Total	\$12,973,575	

On Kansas City, \$84,233 by five banks, and no accounts reported from the remaining banks.

Insignificant as these figures are for Kansas City, it was further shown by the replies from the five banks reporting them that they were largely produced through exceptional transactions.

Four Nebraska banks reported the number of items instead of amounts, and these were:-

Items cashed drawn on—

Chicago and Omaha	1049
Kansas City	1

Exchange issued on—

Chicago and Omaha	1408
Kansas City	None.

From these letters it also appears that the listed banks of Wyoming cashed and forwarded amounts of checks and other items as follows:

Drawn upon Chicago	\$ 417,711	12 banks
Drawn upon Omaha	1,019,010	13 banks
Drawn upon Sioux City	568	3 banks
<hr/>		
Total	\$1,437,289	

Drawn upon Kansas City 4,929 7 banks.

And it also appears that the listed Wyoming banks issued exchange (drafts and checks) during the same period as follows:

On Chicago	\$ 378,837	10 banks
On Omaha	<u>1,233,952</u>	13 banks
On Kansas City	None.	

Clearer or more convincing testimony as to the business between Nebraska and Wyoming and Chicago and the business between said territory and Kansas City, could not be found. The showing of actual business during the month puts beyond the peradventure of a doubt the fact that the course of the business of Nebraska and Wyoming is eastward to Chicago and not in a southerly direction to Kansas City.

3. The unanimity of the demand on the part of the banks in Nebraska and Wyoming to be annexed to the Chicago district and taken out of the Kansas City district, is another evidence that the usual and customary course of business calls for the inclusion of such territory within the Chicago district.

It is a matter entirely of course, that the bankers of a community are fully acquainted with the usual and customary course of business of their territory. The bankers of Nebraska and Wyoming are fully acquainted with the needs of that territory, and the arrangements necessary in order that the business of that territory should flow in its accustomed channels. If the usual and customary course of the business of Nebraska and Wyoming were with Kansas City, the bankers of the territory would necessarily desire association with the Kansas City Reserve Bank, and therefore, the inclusion of that territory within the Kansas City district rather than within the Chicago district. The demand, however, on the part of the banks of Nebraska and Wyoming to be included in the Chicago district and taken out of the Kansas City district, is so overwhelming that its significance can hardly be over-estimated.

Of the 218 member banks within the state of Nebraska, 203 have petitioned to be taken out of the Kansas City district and included within the Chicago district. Of the 30 member banks in the state of Wyoming at the time of the creation of the district, 28 have petitioned to be taken out of the Kansas City district and included within the Chicago district.

Of the stock in the reserve bank allotted to the Nebraska banks, those holding 94 per cent thereof, have joined in the petition for removal; and of the stock allotted to the Wyoming banks, those holding 94.4 percent thereof have joined in the petition for removal.

This practical unanimity on the part of the member banks of the territory comprising these two states, furnishes the strongest evidence that the inclusion of these states within the Kansas City district was not ordered with a due regard to the convenience and customary course of trade, and calls strongly upon this Board to take the territory out of the Kansas City district, and include it within the Chicago district.

The foregoing facts not only call for the application of the controlling principle of decision as fixed by Congress in the Act, but they also illustrate the wisdom of the rule. As the business of Nebraska and Wyoming banks has been so much with Chicago and so little with Kansas City, it is clear that the Chicago bankers are familiar with the business conditions of the territory named, and familiar with its commercial paper and acquainted with its bankers.

The Reserve Bank at Chicago could get from any leading Chicago bank, information respecting individual officers, banks or commercial paper of Nebraska and Wyoming. While at Kansas City, the opposite would be true. The wisdom of joining this territory to the Chicago district and the value of such action in insuring to the territory named the benefits of the new system, are too manifest to need extended discussion.

4. The movement of commerce originating in Nebraska and Wyoming is easterly to and through Omaha to Chicago, and not southerly to or through Kansas City.

The certificate of the Union Pacific Railroad Company shows that for the period between July 1st, 1913, and December 31st, 1913, of the total tonnage originating on the Union Pacific Railroad in the states of Nebraska, Colorado and Wyoming destined to points on or beyond the Missouri River, 474,961 tons, or 87.1 per cent of the total, moved to or beyond the Missouri River at Omaha; while only 63,281 tons, or 11.6 per cent of the total, moved to or beyond the Missouri River at Kansas City; the remaining 1.3 per cent going through other junctions.

The certificate of the Chicago, Burlington & Quincy Railroad Company shows that of the principal commodities originating in Nebraska and Wyoming transported on Burlington lines and destined to points on or beyond the Missouri River, about 67 per cent moved to or beyond the Missouri River crossing at Omaha, while only about 16 per cent moved to or beyond the Missouri River at Kansas City.

The certificate of the Chicago & Northwestern Railroad Company shows that of the east-bound business originating upon the lines of that company in the states of Nebraska and Wyoming, less than 3 per cent thereof is destined to Kansas City, the market centers for the traffic on this line being Omaha and Chicago.

The certificates of said railroad companies referred to are on file with this Board, and copies thereof are attached to this brief as Exhibits "D", "E" and "F".

5. The showing as to the passenger service maintained by the railroads between Nebraska and Wyoming points and Chicago and between said points and Kansas City, emphasizes the trend of business. From Nebraska and Wyoming points there are but seven

through passenger services into Kansas City daily; three upon the lines of the Union Pacific through Denver which do not touch Nebraska points at all, and two trains daily over each of two branches of the Burlington system.

With this through service, but a small part either of Nebraska or Wyoming, is served directly.

In striking contrast to this through service to Kansas City, is the through service maintained between Nebraska and Wyoming points and Chicago. There are a total of twenty fast passenger trains operated daily through Nebraska and Wyoming to Chicago, and this total is supplemented by seven through locals from said points to Omaha and Chicago, these locals being fed by one hundred and thirteen local trains coming into Omaha daily. (See certificate of E. V. Parrish, the original of which is on file with this Board and a copy of which is attached hereto as Exhibit "G.")

6. The mail facilities between Nebraska and Wyoming points and Chicago, are infinitely superior to the facilities between those points and Kansas City. Between Chicago and western points through the states of Nebraska and Wyoming, twenty through mail services are scheduled daily and these are supplemented by local through mail trains; feeding these through mail trains daily are eighteen local mails which are collected in all parts of the two states and which are picked up each day by the through mail trains. In addition, the through mail trains collect pouches at all stations. This gives a grand total of forty-one mails daily. Between Kansas City and Nebraska and Wyoming points, there are but twelve mails daily, six through and six local. The local trains drain only a small part of the territory, while four of the six through mails drain only small sections of the Nebraska and Wyoming territory. (See certificate of E. V. Parrish, the original of which is on file with the Board and copy of which is attached hereto as Exhibit "G".)

In the light of the foregoing facts, it must be clearly recognized that the convenient and customary course of business from Nebraska and Wyoming territory is easterly to Chicago and not southerly to Kansas City; and that this course of trade is so pronounced that it cannot be ignored when this Board is to determine, upon this review, the question whether this territory should be annexed to the Chicago district; especially when this determination is to be under the controlling principle that the boundaries of the districts should be fixed with due regard to the convenient and customary course of business.

* * *

The statement of the Organization Committee relative to its decision whereby the territory comprising the states of Nebraska and Wyoming, was included within the Kansas City district, is found on pages 369 and 370 of the letter from the Organization Committee transmitting documents and information to the President of the Senate.

With the considerations which determined the location of a reserve bank at Kansas City, we have no concern. The statement of the Committee, however, does not indicate that Nebraska and Wyoming were included within the Kansas City district because the course of business of that territory was with Kansas City. The Committee, after reciting that of the 218 banks which expressed a first preference for Omaha, 191 were from Nebraska, says:

“The Committee had to consider the state of Oklahoma and part of Missouri in connection with this region * *.”

Thus the Committee apparently felt under compulsion to include Nebraska and Wyoming in a district with the state of Oklahoma and part of Missouri. The considerations which compelled this joinder are not stated by the Committee; but certainly they were not such that gave due regard to the customary course of

business because the customary course of business in the state of Oklahoma is in a channel widely different from that in which flows the current of business from Nebraska and Wyoming.

The Committee further says:

“The only other thing that could have been done with Nebraska under the conditions that presented themselves, was to relate her to Chicago and this seemed to be inadvisable under the circumstances.”

What the considerations were which made it seem to the Committee inadvisable to include Nebraska with the Chicago district, are not stated. Certainly it was not the consideration of the customary course of business, since it is entirely clear that this consideration would urge for the inclusion of Nebraska within the Chicago district.

If it was fear that if Nebraska and Wyoming should be included within the Chicago district it would make the bank at Chicago too large, we submit that the fear was groundless and that such a consideration was not sufficient to over-ride the consideration based upon the customary course of business. The New York bank, as created by the Committee, will have a capital stock of over \$20,000,000. The Chicago bank, as created by the Committee, will have a capital stock of over \$12,000,000. The inclusion of Nebraska and Wyoming within the Chicago district would add to the Chicago bank, but one tenth of its present capital. New York is the recognized financial center of the country, while Chicago is the second great financial center. Surely a Chicago bank with \$14,000,000 of capital is not disproportionate to a New York bank with \$20,000,000 of capital; and it would seem to be equally clear that a Chicago bank with \$14,000,000 of capital would not be disproportionate to the Philadelphia and Cleveland banks with \$12,000,000 of capital each. We submit, therefore, that there is nothing in the size of the Chicago bank, even with the territory of Nebraska

and Wyoming included, which places this Board under any compulsion to include that territory in the Kansas City district.

Again, the Committee further says speaking of this Kansas City district:

“The relations of that territory on the whole are much more largely with Kansas City than with any other city in the Middle West with which it could have been connected.”

It may be true that the course of business from the larger part of the district is to Kansas City. But it is equally true that the customary course of business from Nebraska and Wyoming is to Chicago. When we are dealing with so large a unit as Nebraska and Wyoming, it is the customary course of business of those states to which the Act refers in requiring that due regard thereto shall be given in establishing the district.

Nebraska and Wyoming might have been added to the Dallas district and it would still be true that the course of business of the Dallas district *on the whole* would be to Dallas. These states might have been added to the Minneapolis or Atlanta district and it would still be true that the course of business of each district *on the whole* would be to the reserve city. But in each case Nebraska and Wyoming could, with justice, claim that due regard had not been given to the course of business of those states in establishing the district. Nebraska and Wyoming have a right to the application of the rule fixed by Congress as a controlling principle of decision in the creation of a district which is to include those states.

The exclusion of these states from a district which would allow their business to flow in its accustomed channels and the inclusion of them in a district which would unduly force their business into unaccustomed and artificial channels, is not justified by the fact that *on the whole* the business of the latter district usually goes to the reserve city.

* * *

On this application, we are not seeking to change the location of any reserve bank. We do not, in this application, question the decision of the Committee by which a reserve bank was located at Kansas City; all that the petitioners ask is that this board apply the controlling principle of decision, as announced in the Act of Congress, and recognize the fact that a long continued customary course of business in the states of Nebraska and Wyoming has been with Chicago, and that due regard thereto requires that this territory be taken from the Kansas City district and annexed to the Chicago district.

These petitions are not presented to the Board in any captious or sectional spirit. The unanimity of the request negatives such an inference. To be successful, the new banking system should recognize and fit into established currents of trade and not unduly disturb them. It is in this spirit and to secure this result that these petitions have been presented.

All of which is respectfully submitted.

HENRY W. YATES,
Pres. Nebraska National Bank, Omaha
 FRED H. DAVIS, .
Pres. First National Bank, Omaha
 LUTHER DRAKE,
Pres. Merchants' National Bank,
Omaha
Committee.

WILLIAM D. McHUGH, Omaha,
Counsel.

Exhibit "A"
 Listed Correspondents
 reported by
 Bankers Encyclopedia
 Published in New York City,
 September, 1914.

Nebraska 220 National Banks.

Correspondents

Adams, First National Bank	New York, Irving National Bank Lincoln, First National Bank Lincoln, City National Bank St. Joseph, Mo., Stock Yards Bank
Ainsworth, Nat'l Bank of Ainsworth	New York, Chase National Bank. Chicago, Merch. Loan & Trust Co Omaha, First National Bank
Albion, Albion National Bank	New York, Chase National Bank. Chicago, First National Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bnk.
Albion, First National Bank	New York, Hanover National Bank. Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, First National Bank South Omaha, Live Stock Nat'l. Bank
Allen, First National Bank	New York, National City Bank. Omaha, Merchants National Bank Sioux City, First National Bank
Alliance, Alliance National Bank	New York, National City Bank. Chicago National Bank of Rep. Omaha, First National Bank South Omaha, Stock Yards Nat'l. Bnk.
Alliance First National Bank	New York, Chase National Bank. Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bnk.

Amherst, First National Bank	New York, Hanover National Bank. Omaha, Omaha National Bank
Ansley, First National Bank	New York, Chase National Bank. Omaha, Omaha National Bank Omaha, First National Bank South Omaha, Stock Yards Nat'l. Bnk.
Arlington, First National Bank	New York, Chemical National Bank Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, Omaha National Bank Omaha, City National Bank
Ashland, National Bank of	New York, Chemical National Bank Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, Merchants National Bank Omaha, United States National Bank
Atkinson, First National Bank	New York, Chase National Bank. Chicago, National City Bank Omaha, United States National Bank Omaha, First National Bank
Auburn, Carson National Bank	New York, Kountze Bros. Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, Omaha National Bank St. Joseph, Tootle-Lemon Nat'l. Bank
Auburn, First National Bank	New York, Hanover National Bank. Kansas City, Drivers National Bank Omaha, Omaha National Bank
Aurora, Aurora National Bank	New York, First National Bank Chicago, Corn Exchange Nat'l. Bank Omaha, City National Bank
Aurora, Fidelity National Bank	Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, Omaha National Bank

Aurora, First National Bank	New York, Hanover National Bank. Chicago, First National Bank Omaha, United States National Bank South Omaha, Stock Yards Nat'l Bnk.
Bancroft, First National Bank	New York, Natl. Bank of Commerce Omaha, Omaha National Bank Omaha, Merchants National Bank South Omaha, Stock Yards Nat'l Bnk. Sioux City, First National Bank
Bayard, First National Bank	Omaha, First National Bank Lincoln, First National Bank South Omaha, Packers National Bank
Bazile Mills, First National Bank	Omaha, Omaha National Bank
Beatrice, Beatrice National Bank	New York, Hanover National Bank. Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, Merchants National Bank South Omaha, Stock Yards Nat'l Bnk
Beatrice, First National Bank	New York, First National Bank Chicago, First National Bank Omaha, Omaha National Bank Lincoln, City National Bank
Beemer, First National Bank	New York, Hanover National Bank. Chicago, First National Bank Omaha, Omaha National Bank
Belden, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Natl. Bank Omaha, United States National Bank Sioux City, First National Bank
Benedict, First National Bank	Chicago, Con't. & Com'l. Natl. Bank York, First National Bank

Bertrand, First National Bank	New York, Seaboard National Bank Chicago, Con't. & Com'l. Natl. Bank Omaha, Omaha National Bank
Blair, Blair National Bank	New York, Chemical National Bank New York, National City Bank Chicago, Con't. & Com'l. Natl. Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l Bnk.
Blue Hill, First National Bank	New York, Hanover National Bank. Omaha, Omaha National Bank
Bradshaw, First National Bank	New York, Hanover National Bank. York, First National Bank
Bridgeport, First National Bank	New York, Hanover National Bank. Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l Bnk.
Bristow, First National Bank	Omaha, Omaha National Bank Norfolk, Norfolk National Bank Spencer, First National Bank
Broken Bow, Custer National Bank	New York, Chase National Bank. Omaha, Omaha National Bank Omaha, City National Bank
Brunswick, First National Bank	New York, Chase National Bank. Chicago, Con't. & Com'l. Natl. Bank Sioux City, Live Stock National Bank Sioux City, First National Bank
Burwell, First National Bank	New York, Hanover National Bank. Omaha, Omaha National Bank Omaha, Merchants National Bank Lincoln, First National Bank

Butte, First National Bank	New York, Kountze Bros. Chicago, Con't. & Com'l. Natl. Bank Omaha, United States National Bank Sioux City, First National Bank
Callaway, First National Bank	New York, Chase National Bank. Omaha, United States National Bank
Cambridge, First National Bank	New York, Hanover National Bank. Lincoln, First National Bank Omaha, Omaha National Bank Kansas City, Drivers National Bank
Carroll, First National Bank	Chicago, Con't. & Com'l. Natl. Bank Sioux City, Security National Bank Omaha, United States National Bank Fremont, First National Bank
Central City, Central City Nat'l Bank	New York, National City Bank. Chicago, Con't. & Com'l. Natl. Bank South Omaha, Stock Yards Nat'l. Bnk. Omaha, First National Bank
Chadron, First National Bank	New York, Hanover National Bank. Chicago, First National Bank Omaha, Omaha National Bank Omaha, First National Bank South Omaha, Stock Yards Nat'l. Bnk.
Chappell, First National Bank	New York, National Park Bank Omaha, United States National Bank
Clarks, First National Bank	New York, Hanover National Bank. Omaha, United States National Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bnk.
Coleridge, Coleridge National Bank	New York, National Park Bank Sioux City, Security National Bank Omaha, Omaha National Bank Omaha, First National Bank

Coleridge, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Natl. Bank Omaha, United States National Bank Sioux City, First National Bank
Columbus, Commercial National Bank	New York, National City Bank. Omaha, United States National Bank South Omaha, Stock Yards Nat'l. Bnk.
Columbus First National Bank	New York, First National Bank Chicago, Con't. & Com'l. Natl. Bank Omaha, Omaha National Bank
Columbus, German National Bank	New York, National Park Bank Chicago, Con't. & Com'l. Natl. Bank Omaha, Merchants National Bank
Cozad, First National Bank	Chicago, Con't. & Com'l. Natl. Bank Omaha, Omaha National Bank
Craig, First National Bank	Chicago, Con't. & Com'l. Natl. Bank Omaha, City National Bank Omaha, Merchants National Bank
Crawford, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Natl. Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bnk.
Creighton, Creighton National Bank	New York, Seaboard National Bank Omaha, United States National Bank
Crete, City National Bank	New York, National City Bank. Chicago, First National Bank Omaha, Omaha National Bank Lincoln, City National Bank
Crete, First National Bank	New York, National Park Bank Chicago, Corn Exchange Nat'l. Bank Omaha, United States National Bank

Crofton, First National Bank	New York, Hanover National Bank. Omaha, Omaha National Bank Omaha, City National Bank Sioux City, First National Bank
David City, Central Nebr. Nat'l Bank	New York, National Park Bank Chicago, First National Bank Omaha, United States National Bank
David City, City National Bank	New York, National City Bank. Chicago, Con't. & Com'l. Natl. Bank Omaha, Omaha National Bank Lincoln, First National Bank
David City, First National Bank	New York, Chase National Bank. Omaha, Omaha National Bank Omaha, Merchants & Nebr. Natl. Bank Lincoln, City National Bank
Decatur, First National Bank	New York, Hanover National Bank. Omaha, Omaha National Bank
Dodge, First National Bank	New York, Hanover National Bank. Omaha, First National Bank Omaha, United States National Bank South Omaha, Live Stock Nat'l Bank
Elgin, First National Bank	New York, Kountze Bros. Omaha, First National Bank Omaha, Omaha National Bank
Elwood, First National Bank	New York, Chemical National Bank Omaha, United States National Bank Lincoln, National Bank of Commerce
Emerson, First National Bank	Chicago, Con't. & Com'l. Natl. Bank Sioux City, National Bank of Com. South Omaha, Stock Yards Nat'l Bnk.

Fairbury, Fars. & Merch. Nat'l Bank	New York, Hanover National Bank. St. Joseph, Burnes National Bank
Fairbury, First National Bank	New York, National City Bank. Chicago, First National Bank St. Joseph, Tootle-Lemon Nat'l. Bank
Falls City, First National Bank	New York, First National Bank Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, Omaha National Bank St. Joseph, Tootle-Lemon Nat'l. Bank Kansas City, First National Bank
Fremont, Commercial National Bank	New York, First National Bank Chicago, First National Bank Omaha, Merchants National Bank
Fremont, Fars. & Merch. Nat'l Bank	New York, Hanover National Bank. Chicago, Corn Exchange Nat'l. Bank Omaha, United States National Bank
Fremont, First National Bank	New York, Chase National Bank. Chicago, Con't. & Com'l. Nat'l. Bank St. Louis, Third National Bank South Omaha, Stock Yards Nat'l Bnk.
Fremont, Fremont National Bank	New York, Chemical National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank
Friend, First National Bank	New York, National Park Bank Chicago, First National Bank Lincoln, National Bank of Commerce Omaha, Omaha National Bank
Fullerton, First National Bank	New York, Chase National Bank. Omaha, Omaha National Bank Omaha, United States National Bank Lincoln, First National Bank

Fullerton, Fullerton, National Bank	New York, National City Bank. Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, First National Bank
Genoa, First National Bank	New York, National City Bank. Omaha, Omaha National Bank Omaha, First National Bank
Genoa, Genoa National Bank	New York, First National Bank Omaha, United States National Bank Omaha, Merchants National Bank
Gering, First National Bank	New York, Chase National Bank. Chicago, First National Bank Omaha, First National Bank
Gering, National Bank, Gering	Omaha, Merchants National Bank Scottsbluff National Bank
Gordon, First National Bank	New York, Imp. & Traders Natl. Bank Chicago, Cont'l. & Com'l. Nat'l. Bank Sioux City, First National Bank South Omaha, Stock Yards Nat'l Bnk.
Gothenburg, Citizens Nat'l Bank	New York, Hanover National Bank. Chicago, Cont'l. & Com'l. Nat'l. Bank Omaha, First National Bank Omaha, Omaha National Bank
Gothenburg, Gothenburg Nat'l Bank	New York, Chase National Bank. Chicago, First National Bank Omaha, United States National Bank South Omaha, Stock Yards Nat'l. Bnk. Lincoln & Denver, First National Bnks.
Grand Island, First National Bank	New York, Amer. Exchange Natl. Bk. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank

Grand Island, Grand Island Nat'l Bk.	New York, National Park Bank Chicago, First National Bank Omaha, First National Bank Kansas City, S. W. Natl. Bk. of Com. South Omaha, Stock Yards Nat'l. Bnk.
Greeley, First National Bank	Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank South Omaha, Packers National Bank
Greenwood, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, First National Bank
Gresham, First National Bank	New York, Hanover National Bank. Chicago, First National Bank Omaha, First National Bank South Omaha, Stock Yards Nat'l. Bnk.
Hampton First National Bank	New York, Chemical National Bank Omaha, Merchants National Bank Omaha, First National Bank
Harrison, First National Bank	Chicago, Con't. & Com'l. Nat'l. Bank South Omaha, Stock Yards Nat'l. Bnk. Omaha, Nebraska National Bank
Hartington, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank Omaha, United States National Bank
Hartington, Hartington Nat'l Bank	New York, Chase National Bank. Omaha, First National Bank Sioux City, Security National Bank

Hastings, Exchange National Bank	New York, Chemical National Bank Chicago, Con't. & Com'l. Nat'l. Bank Chicago, Corn Exchange Nat'l. Bank Omaha, United States National Bank Omaha, City National Bank
Hastings, First National Bank	New York, National Park Bank Chicago, First National Bank St. Joseph, Tootle-Lemon Nat'l. Bank Omaha, Omaha National Bank Denver, United States National Bank
Hastings, German National Bank	New York, National City Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Merchants National Bank Kansas City, Interstate National Bank
Havelock, First National Bank	New York, Hanover National Bank. Lincoln, Central National Bank Omaha, Omaha National Bank
Hayes Center, First National Bank	New York, National City Bank. Omaha, Omaha National Bank
Hay Springs, First National Bank	Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank Omaha, Nebraska National Bank
Hebron, First National Bank	New York Amer. Exchange Nat'l. Bk. Omaha, Nebraska National Bank Omaha, Omaha National Bank Lincoln, First National Bank
Hemingford, First National Bank	Omaha, First National Bank South Omaha, Packers National Bank Lincoln, National Bank of Commerce

Holdrege, First National Bank	New York, Seaboard National Bank Chicago, First National Bank Omaha, Omaha National Bank
Hooper, First National Bank	New York, Hanover National Bank. Omaha, First National Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l Bnk.
Humboldt, Nat'l Bank of Humboldt	New York, National City Bank. Kansas City, National Reserve Bank Kansas City, Drovers National Bank St. Joseph, German-Amer. Nat'l. Bank
Humphrey, First National Bank	New York, Hanover National Bank. Chicago, Corn Exchange Nat'l. Bank Omaha, Omaha National Bank
Imperial, First National Bank	New York, Hanover National Bank. Omaha, First National Bank Lincoln, First National Bank Lincoln, National Bank of Commerce
Johnson, First National Bank	New York, National Park Bank Omaha, Omaha National Bank St. Joseph, Tootle-Lemon Nat'l. Bank
Johnson, German National Bank	New York, Citizens Cent. National Bk. Omaha, United States National Bank South Omaha, Stock Yards Nat'l Bnk. St. Joseph, First National Bank
Kearney, Central National Bank	New York, Hanover National Bank. Chicago, Corn Exchange Nat'l. Bank Omaha, Omaha National Bank
Kearney, City National Bank	New York, Chemical National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, First National Bank South Omaha, Stock Yards Nat'l Bnk.

Laurel, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank Sioux City, First National Bank
Laurel, Laurel National Bank	Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Corn Exchange National Bank Omaha, United States National Bank Sioux City, Second National Bank
Leigh, First National Bank	New York, Natl. Bank of Commerce Omaha, First National Bank South Omaha, Stock Yards Nat'l Bnk.
Lexington, Dawson County Nat'l Bk.	New York, Chemical National Bank Omaha, Omaha National Bank
Lexington, First National Bank	New York, Chemical National Bank Omaha, United States National Bank Omaha, Merchants National Bank South Omaha, Stock Yards Nat'l Bnk.
Lincoln, Central National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Kansas City, New Eng. Nat'l. Bank
Lincoln, City National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, First National Bank
Lincoln, First National Bank	New York, Chemical National Bank Chicago, First National Bank Chicago, Con't. & Com'l. Nat'l. Bank
Lincoln, National Bank of Commerce	New York, Mech. & Metals Nat'l. Bank Chicago, Con't. & Com'l. Nat'l. Bank St. Louis, Mechan. Amer. Nat'l. Bank Omaha, Nebraska National Bank

Litchfield, First National Bank	New York, Chemical National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank
Loomis, First National Bank	New York, Chase National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank Lincoln, First National Bank
Loup City, First National Bank	New York, Seaboard National Bank Omaha, Omaha National Bank Omaha, United States National Bank
Lynch, First National Bank	South Omaha, Stock Yards Nat'l Bnk. Norfolk, Norfolk National Bank Omaha, United States National Bank Shenandoah, First National Bank
Lyons, First National Bank	Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Merchants National Bank Omaha, City National Bank Sioux City, First National Bank
Madison, Farmers National Bank	New York, Chase National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Merchants National Bank Lincoln, National Bank of Commerce
Madison, First National Bank	New York, National City Bank. Chicago, First National Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l Bnk.
Madison, Madison National Bank	New York, Merch. Exch. Nat'l. Bank Omaha, First National Bank South Omaha, Stock Yards Nat'l Bnk. Omaha, City National Bank

Marquette, First National Bank	New York, Hanover National Bank. Omaha, Merchants National Bank South Omaha, Stock Yards Nat'l Bnk
McCook, Citizens National Bank	New York, Chemical National Bank Omaha, United States National Bank Lincoln, First National Bank St. Joseph, First National Bank
McCook, First National Bank	New York, Hanover National Bank. Chicago, Corn Exchange Nat'l. Bank Omaha, Nebraska National Bank Omaha, Omaha National Bank
McCook, McCook National Bank	New York, Merch. Exch. Nat'l. Bank Chicago, First National Bank St. Joseph, Tootle-Lemon Nat'l. Bank Omaha, First National Bank Lincoln, National Bank of Commerce
Minden, First National Bank	New York, Natl. Bank of Commerce Omaha, First National Bank Omaha, Omaha National Bank Lincoln, Central National Bank
Minden, Exchange National Bank	Chicago, First National Bank Omaha, United States National Bank Lincoln, First National Bank
Mitchell, First National Bank	New York, National Park Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Corn Exchange National Bank South Omaha, Stock Yards Nat'l Bnk.
Morrill, First National Bank	Chicago, Con't. & Com'l. Nat'l. Bank Chicago, Corn Exchange Nat'l. Bank
Naper, First National Bank	New York, Kountze Bros. Omaha, First National Bank

Nebraska City, Nebr. City Nat'l Bank	New York, Natl. Bank of Commerce Chicago National Bank of Rep. Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l Bnk
Nebraska City, Otoe County Nat'l Bk.	New York, Imp. & Traders Nat'l. Bank Chicago, First National Bank Omaha, City National Bank
Neligh, Neligh National Bank	New York, Chase National Bank. Chicago, First National Bank Omaha, United States National Bank
Newman Grove, First National Bank	New York, Chase National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank Omaha, City National Bank
Norfolk, Citizens National Bank	New York, Chase National Bank. Chicago, First National Bank Omaha, United States National Bank Sioux City, National Bank of Com.
Norfolk, Norfolk National Bank	New York, Chemical National Bank Chicago, Con't. & Com'l. Nat'l. Bank Chicago, Corn Exchange Nat'l. Bank Omaha, Omaha National Bank Sioux City, Security National Bank
North Bend, First National Bank	New York, National City Bank. Omaha, Omaha National Bank South Omaha, Live Stock Nat'l. Bank
Nebraska City, Merchants Nat'l Bank	New York, Chemical National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Merchants National Bank

North Bend, Nat'l Bk. of North Bend	New York, Chase National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank Omaha, First National Bank South Omaha, Stock Yards Nat'l Bnk.
North Platte, First National Bank	New York, National City Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l Bnk.
Oakland, Fars. & Merch. Nat'l Bank	New York, Chase National Bank. Omaha, Merchants National Bank Omaha, United States National Bank South Omaha, Stock Yards Nat'l Bnk.
Oakland, First National Bank	New York, Hanover National Bank. Chicago, First National Bank Omaha, First National Bank Lincoln, First National Bank Sioux City, Security National Bank
Omaha, City National Bank	N. Y., Chatham & Phoenix Nat'l. Bk. Chicago, National City Bank St. Louis, Central National Bank
Omaha, Corn Exchange Nat'l Bank	New York, Hanover National Bank. New York, Natl. Bank of Commerce Chicago, Con't. & Com'l. Nat'l. Bank Chicago, National City Bank St. Louis, National Bank of Commerce
Omaha, First National Bank	New York, Kountze Bros. New York, National Park Bank Chicago National Bank of Rep. Chicago, Con't. & Com'l. Nat'l. Bank St. Louis, Third National Bank

Omaha, Merchants National Bank	New York, National City Bank. Chicago, Con't. & Com'l. Nat'l. Bank Philadelphia, First National Bank St. Louis, Third National Bank
Omaha, Nebraska National Bank	New York, Hanover National Bank. New York, Imp. & Traders Nat'l. Bank Chicago, Con't. & Com'l. Nat'l. Bank
Omaha, Omaha National Bank	New York, Chemical National Bank Chicago, First National Bank Chicago, Con't. & Com'l. Nat'l. Bank Philadelphia, First National Bank St. Louis, Mechan. Amer. Nat'l. Bank Boston, First National Bank
Omaha, United States Nat'l Bank	New York, Amer. Exchange Nat'l. Bk. New York, Chase National Bank. Chicago, Corn Exchange Nat'l. Bank Chicago, Con't. & Com'l. Nat'l. Bank Chicago, Corn Exchange Nat'l. Bank St. Louis, Merch.-Laclede Nat'l. Bank San. Fran., Ang. & Lon. Paris Nat. Bk.
O'Neill, First National Bank	New York, Chase National Bank. Chicago, National City Bank Omaha, First National Bank South Omaha, Stock Yards Nat'l Bnk. Sioux City, First National Bank
O'Neill, O'Neill National Bank	New York, Chase National Bank. Omaha, Omaha National Bank Sioux City, Security National Bank
Ord, First National Bank	New York, National Park Bank Omaha, United States National Bank Lincoln, First National Bank South Omaha, Stock Yards Nat'l Bnk.

Orleans, Citizens National Bank	New York, Kountze Bros. Omaha, First National Bank St. Joseph, Tootle-Lemon Nat'l. Bank Lincoln, National Bank of Commerce
Osceola, First National Bank	New York, National City Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, First National Bank South Omaha, Stock Yards Nat'l. Bank
Oshkosh, First National Bank	New York, National Park Bank Omaha, United States National Bank
Overton, First National Bank	New York, Hanover National Bank. Omaha, Merchants National Bank South Omaha, Stock Yards Nat'l. Bank
Pawnee City, Farmers National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Lincoln, First National Bank St. Joseph, First National Bank South Omaha, Stock Yards Nat'l. Bnk. Kansas City, Interstate National Bank
Pender, First National Bank	New York, Chase National Bank. Omaha, Omaha National Bank Sioux City, First National Bank South Omaha, Stock Yards Nat'l Bnk.
Pender, Pender National Bank	Chicago, First National Bank Omaha, First National Bank Omaha, United States National Bank Sioux City, Security National Bank South Omaha, Packers National Bank
Pilger, Farmers National Bank	New York, National Park Bank Omaha, Omaha National Bank

Pilger, First National Bank	New York, Hanover National Bank. Omaha, United States National Bank
Plainview, First National Bank	New York, Chase National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Merchants National Bank South Omaha, Stock Yards Nat'l. Bank Sioux City, First National Bank
Plattsmouth, First National Bank	New York, Chemical National Bank Chicago, First National Bank Omaha, Omaha National Bank
Randolph, First National Bank	Chicago, First National Bank Omaha, First National Bank Sioux City, National Bank of Com. Sioux City, Security National Bank
Randolph, Security National Bank	New York, National Park Bank Chicago, Con't. & Com'l. Nat'l. Bank Sioux City, First National Bank Omaha, Merchants National Bank South Omaha, Stock Yards Nat'l. Bank
Rushville, Stockmen's National Bank	Chicago, Con't. & Com'l. Nat'l. Bank South Omaha, Stock Yards Nat'l. Bank
Schuyler, First National Bank	New York, Chase National Bank. Omaha, Merchants National Bank
Schuyler, Schuyler National Bank	New York, Chemical National Bank Chicago, First National Bank Omaha, United States National Bank Omaha, Omaha National Bank South Omaha, Packers National Bank
Scottsbluff, First National Bank	New York, Chase National Bank. Omaha, United States National Bank South Omaha, Stock Yards Nat'l. Bank

Scottsbluff, Scottsbluff National Bank	New York, Natl. Bank of Commerce Omaha, First National Bank Denver, First National Bank South Omaha, Live Stock Nat'l. Bank
Scribner, First National Bank	New York, Natl. Bank of Commerce Omaha, United States National Bank South Omaha, Stock Yards Nat'l. Bank
Seward, First National Bank	New York, National City Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Merchants National Bank South Omaha, Stock Yards Nat'l. Bnk.
Seward, Jones National Bank	New York, Chemical National Bank Chicago, First National Bank South Omaha, Stock Yards Nat'l. Bank
Shelby, First National Bank	New York, National City Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, First National Bank Lincoln, First National Bank
Sidney, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, First National Bank Omaha, City National Bank
South Omaha, Live Stock Nat'l Bank	New York, Hanover National Bank. Chicago, National City Bank Chicago, Drovers National Bank St. Louis, Central National Bank
South Omaha, Packers Nat'l Bank	New York, Mech. & Metals Nat'l. Bk. Chicago, Fort. Dearborn Nat'l. Bank Chicago, Corn Exchange Nat'l. Bank St. Louis, Mechan. Amer. Nat'l. Bank Omaha, Merchants National Bank

South Omaha, Stock Yards Nat'l Bk.	New York, National Park Bank New York, National City Bank. New York, Natl. Bank of Commerce Chicago, Con't. & Com'l. Nat'l. Bank Chicago, Live Stock National Bank St. Louis, Mercantile National Bank St. Louis, Mechan. Amer. Nat'l. Bank St. Louis, National Bank of Commerce Kansas City, New Eng. Nat'l. Bank Kansas City, Interstate National Bank
Spencer, First National Bank	New York, National City Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank Omaha, Merchants National Bank Sioux City, First National Bank
St. Edward, First National Bank	N. Y., Chatham & Phenix Nat'l. Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bank
St. Edward, Smith National Bank	New York, Chase National Bank. Omaha, First National Bank South Omaha, Stock Yards Nat'l. Bank
Stanton, First National Bank	New York, Chemical National Bank Chicago, First National Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bank
Stanton, Stanton National Bank	Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank
Stromsburg, First National Bank	New York, Merch.-Exch. Nat'l. Bank Chicago, First National Bank Omaha, First National Bank Omaha, United States National Bank Lincoln, Central National Bank

Stuart, First National Bank	New York, National Park Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bank
Syracuse, First National Bank	New York, Merchants National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank Lincoln, National Bank of Commerce
Tecumseh, Citizens National Bank	New York, National Park Bank Omaha, United States National Bank St. Joseph, First National Bank Lincoln, City National Bank
Tecumseh, Tecumseh National Bank	New York, Hanover National Bank. Lincoln, First National Bank St. Joseph, Tootle-Lemon Nat'l. Bank
Tekamah, First National Bank	New York, First National Bank Omaha, Omaha National Bank Chicago, First National Bank St. Paul, Merchants National Bank
Tilden, First National Bank	New York National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank
Tilden, Tilden National Bank	New York, Kountze Bros. Chicago, Merch. Loan & Trust Co. Omaha, First National Bank South Omaha, Stock Yards Nat'l. Bank
Trenton, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Lincoln, First National Bank South Omaha, Stock Yards Nat'l. Bank

University Place, First Nat'l Bank	New York, Citizens Central Nat'l Bk. Lincoln, First National Bank Lincoln, National Bank of Commerce Omaha, United States National Bank
Utica, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank South Omaha, Stock Yards Nat'l. Bank
Valentine, First National Bank	New York, Irving National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, First National Bank Sioux City, First National Bank Lincoln, First National Bank
Wahoo, First National Bank	New York, National City Bank. Omaha, Omaha & U. S. National Bks- Lincoln, First & Cent. National Banks South Omaha, Stock Yards Nat'l. Bank
Wahoo, Saunders County Nat'l. Bank	New York, Amer.-Exch. Nat'l. Bank Chicago, First National Bank Lincoln, First National Bank Omaha, Merchants National Bank
Wakefield, Farmers National Bank	New York, Chase National Bank. Omaha, United States National Bank Sioux City, First National Bank
Wakefield, First National Bank	New York, National Park Bank Sioux City, Security National Bank Omaha, First National Bank
Walthill, First National Bank	New York, Chase National Bank. Omaha, Omaha National Bank Sioux City, Security National Bank Sioux City, First National Bank Omaha, Stock Yards National Bank

Walthill, Walthill National Bank	Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank
Wausa, Commercial National Bank	New York, Chemical National Bank Omaha, Merchants National Bank Sioux City, Security National Bank
Wausa, First National Bank	New York, National Park Bank Chicago, Con't. & Com'l. Nat'l. Bank Sioux City, First National Bank Omaha, First National Bank
Wayne, Citizens National Bank	New York, National Park Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, First National Bank Sioux City, Security National Bank
Wayne, First National Bank	New York, Chemical National Bank Chicago National Bank of Rep. Omaha, United States National Bank Sioux City, First National Bank South Omaha, Stock Yards Nat'l. Bank
Weeping Water, City National Bank	Omaha, United States National Bank Omaha, Corn Exchange National Bank Lincoln, City National Bank
West Point, First National Bank	New York, Hanover National Bank. Omaha, Nebraska National Bank South Omaha, Live Stock Nat'l. Bank
West Point, West Point Nat'l Bank	New York, Chemical National Bank Omaha, Omaha National Bank Omaha, United States National Bank
Wilber, National Bank of Wilber	New York, Hanover National Bank. Omaha, First National Bank Omaha, Omaha National Bank Lincoln, City National Bank

Wilcox, First National Bank	Chicago, First National Bank Omaha, United States National Bank St. Joseph, Ger.-Amer. National Bank
Winnebago, First National Bank	New York, Chase National Bank. Sioux City, Security National Bank Omaha, Omaha National Bank
Wisner, Citizens National Bank	New York, Natl. Bank of Commerce Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bank
Wisner, First National Bank	New York, Hanover National Bank. Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank
Wolbach, First National Bank	New York, Hanover National Bank. Lincoln, City National Bank Omaha, Corn Exchange National Bank
Wood River, First National Bank	New York, Chase National Bank. Omaha, Omaha National Bank Omaha, United States National Bank South Omaha, Stock Yards Nat'l. Bank
Wymore, First National Bank	New York, Kountze Bros. Chicago, Con't. & Com'l. Nat'l. Bank St. Joseph, Tootle-Lemon Nat'l. Bank
Wynot, First National Bank	Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Merchants National Bank Sioux City, First National Bank
York, City National Bank	New York, Chase National Bank. Chicago, Corn Exchange Nat'l. Bank Omaha, Omaha National Bank Lincoln, National Bank of Commerce
York, First National Bank	New York, Chemical National Bank Chicago, First National Bank Omaha, Merchants National Bank

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EXHIBIT "B"
Listed Correspondents
reported by
Bankers Encyclopedia
Published in New York City
September, 1914.

Wyoming 32 National Banks

Correspondents.

Buffalo, First National Bank	New York, Liberty National Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bk.
Casper, Casper National Bank	New York, National City Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bk.
Casper, Stockmen's National Bank	New York, National Park Bank Chicago, Fort. Dearborn Nat'l Bank Omaha, First National Bank South Omaha, Stock Yards Nat'l Bk.
Casper, Wyoming National Bank	New York City, National City Bank Omaha, United States National Bank
Cheyenne, Citizens National Bank	New York, Chase National Bank Chicago, Con't. & Com'l. Nat'l. Bank Denver, Colorado National Bank Omaha, Merchants National Bank
Cheyenne, First National Bank	New York, National Bk. of Commerce Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank Denver, First National Bank
Cheyenne, Stock Growers Nat'l. Bank	New York, National Bk. of Commerce Chicago, First National Bank Denver, Denver National Bank South Omaha, Stock Yards Nat'l Bk.

Cody, First National Bank	New York, Chase National Bank Omaha, United States National Bank South Omaha, Stock Yards Nat'l. Bk.
Cody, Shoshone National Bank	New York, Hanover National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank
Douglas, Douglas National Bank	New York, National Park Bank Omaha, Omaha National Bank South Omaha, Stock Yards Nat'l. Bk.
Douglas, First National Bank	Chicago, Con't. & Com'l. Nat'l. Bank Boston, National Shawmut Bank South Omaha, Stock Yards Nat'l. Bk.
Evanston, Evanston National Bank	New York, National Bk. of Commerce Omaha, Omaha National Bank Salt Lake City, National Copper Bk.
Evanston, First National Bank	New York, National City Bank Omaha, United States National Bank Salt Lake City, Com'l. Nat'l. Bank South Omaha, Stock Yards Nat'l. Bk.
Kemmerer, First National Bank	New York, Co. & Iron National Bank Omaha, Omaha National Bank Salt Lake City, Con't. National Bank South Omaha, Stock Yards Nat'l. Bk.
Lander, First National Bank	New York, Chase National Bank New York, Hanover National Bank Chicago, First National Bank Denver, First National Bank Omaha, Omaha National Bank
Laramie, Albany County National Bk.	New York, National Bk. of Commerce Chicago, Con't. & Com'l. Nat'l. Bank Kansas City, S. W. Nat'l Bk. of Com.

Laramie, First National Bank	New York, Chase National Bank New York, Hanover National Bank Chicago, First National Bank Denver, First National Bank Omaha, National Bank, Omaha
Meeteetse, First National Bank	New York, Hanover National Bank Omaha, Omaha National Bank
Newcastle, First National Bank	New York, National Bk. of Commerce Omaha, United States National Bank Cheyenne, First National Bank
Powell, First National Bank	Chicago, Fort Dearborn Nat'l Bank Omaha, Omaha National Bank Billings, Bank of Montana
Powell, Powell National Bank	New York, National Park Bank Omaha, United States National Bank Billings, Merchants National Bank
Rawlins, First National Bank	New York, Chase National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank Denver, Hamilton National Bank
Rawlins, Rawlins National Bank	New York, Hanover National Bank Chicago, First National Bank Omaha, United States National Bank Denver, United States National Bank
Rawlins, Stock Growers National Bank	New York, National City Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank Denver, First National Bank
Rocksprings, First National Bank	New York, National Bk. of Commerce Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank Salt Lake City, Con't. National Bank

Rocksprings, Rocksprings National Bk.	New York, Hanover National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha & Denver, U. S. Nat'l. Bank
Sheridan, First National Bank	New York, Chemical Nat'l Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, United States National Bank Denver, First National Bank
Sheridan, Sheridan National Bank	New York, Chase National Bank Chicago, National City Bank Omaha, Omaha National Bank Denver, Hamilton National Bank Denver, U. S. National Bank
Shoshoni, First National Bank	New York, Nat'l City Bank Chicago, Grovers National Bank Omaha, Omaha National Bank Cheyenne, Stock Growers Nat'l Bank
Thermopolis, First National Bank	New York, Hanover National Bank Chicago, Con't. & Com'l. Nat'l. Bank Omaha, Omaha National Bank
Torrington, First National Bank	Chicago, Corn Exchange Nat'l. Bank Omaha, Omaha National Bank Omaha, Corn Exchange Nat'l Bank
Worland, First National Bank	New York, Hanover National Bank Omaha, Nebraska National Bank

Summary

Omaha	31
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Exhibit "C"

List of Nebraska Banks

Furnishing statistics of items received drawn on Omaha, Nebraska; Chicago, Illinois; Sioux City, Iowa; and Kansas City, Missouri; and drafts drawn against same points.

National Bank of Ainsworth	Ainsworth
First National Bank	Albion
First National Bank	Allen
Alliance National Bank	Alliance
First National Bank	Amherst
First National Bank	Ansley
First National Bank	Arlington
National Bank of Ashland	Ashland
First National Bank	Atkinson
Aurora National Bank	Aurora
Fidelity National Bank	Aurora
First National Bank	Aurora
First National Bank	Bancroft
First National Bank	Bayard
First National Bank	Bazile Mills
First National Bank	Belden
First National Bank	Benedict
First National Bank	Bertrand
Blair National Bank	Blair
First National Bank	Bristow
Central National Bank	Broken Bow
First National Bank	Burwell
First National Bank	Butte
First National Bank	Campbell
First National Bank	Carroll
First National Bank	Cedar Rapids

Central City National Bank	Central City
First National Bank	Chappell
Coleridge National Bank	Coleridge
First National Bank	Coleridge
Commercial National Bank	Columbus
First National Bank	Columbus
German National Bank	Columbus
First National Bank	Cozad
First National Bank	Crawford
City National Bank	Crete
First National Bank	Crete
Creighton National Bank	Creighton
First National Bank	Crofton
Central Nebraska National Bank	David City
City National Bank	David City
First National Bank	David City
First National Bank	Decatur
First National Bank	Dodge
First National Bank	Elgin
First National Bank	Emerson
Commercial National Bank	Fremont
First National Bank	Fremont
Fremont National Bank	Fremont
Farmers & Merchants National Bank	Fremont
First National Bank	Friend
First National Bank	Fullerton
Fullerton National Bank	Fullerton
First National Bank	Genoa
Genoa National Bank	Genoa
First National Bank	Gering
Gering National Bank	Gering
First National Bank	Gordon
Citizens National Bank	Gothenburg
Gothenburg National Bank	Gothenburg

First National Bank	Grand Island
First National Bank	Greeley
First National Bank	Harrison
First National Bank	Hartington
Hartington National Bank	Hartington
First National Bank	Hastings
First National Bank	Hayes Center
First National Bank	Hay Springs
First National Bank	Hebron
First National Bank	Hemingford
First National Bank	Hooper
First National Bank	Humphrey
First National Bank	Imperial
German National Bank	Johnson
City National Bank	Kearney
First National Bank	Laurel
Laurel National Bank	Laurel
Dawson County National Bank	Lexington
First National Bank	Lexington
First National Bank	Litchfield
First National Bank	Lynch
Citizens National Bank	McCook
First National Bank	McCook
McCook National Bank	McCook
First National Bank	Madison
First National Bank	Marquette
First National Bank	Minden
Minden Exchange National Bank	Minden
First National Bank	Mitchell
First National Bank	Naper
Nebraska City National Bank	Nebraska City
Otoe County National Bank	Nebraska City
Merchants National Bank	Nebraska City
Neligh National Bank	Neligh

First National Bank	Newman Grove
Norfolk National Bank	Norfolk
First National Bank	North Bend
National Bank of North Bend	North Bend
First National Bank	North Platte
Farmers & Merchants National Bank	Oakland
First National Bank	Oakland
First National Bank	O'Neill
O'Neill National Bank	O'Neill
First National Bank	Ord
Citizens National Bank	Orleans
First National Bank	Osceola
First National Bank	Overton
Pender National Bank	Pender
First National Bank	Pender
Farmers National Bank	Pilger
First National Bank	Plainview
First National Bank	Plattsmouth
First National Bank	Randolph
Stockmen's National Bank	Rushville
First National Bank	St. Edward
Smith National Bank	St. Edward
First National Bank	Sargent
Schuyler National Bank	Schuyler
Scottsbluff National Bank	Scottsbluff
First National Bank	Scottsbluff
First National Bank	Seward
Jones National Bank	Seward
First National Bank	Spalding
First National Bank	Shelby
First National Bank	Spencer
First National Bank	Stanton
First National Bank	Stromsburg
First National Bank	Stuart

First National Bank	Syracuse
First National Bank	Tekamah
First National Bank	Tilden
Tilden National Bank	Tilden
First National Bank	University Place
First National Bank	Utica
First National Bank	Valentine
First National Bank	Wahoo
Saunders County National Bank	Wahoo
Farmers National Bank	Wakefield
First National Bank	Wakefield
Walthill National Bank	Walthill
First National Bank	Walthill
First National Bank	Wausa
First National Bank	Wayne
Citizens National Bank	Wayne
West Point National Bank	West Point
First National Bank	West Point
First National Bank	Winnebago
First National Bank	Wisner
First National Bank	Wood River
First National Bank	Wymore
First National Bank	Wynot
City National Bank	York
First National Bank	York

List of Wyoming Banks

Furnishing statistics of items received drawn on Omaha, Nebraska; Chicago, Illinois; Sioux City, Iowa; and Kansas City, Missouri; and drafts drawn against same points.

First National Bank	Buffalo
Stockmen's National Bank	Casper
Citizens National Bank	Cheyenne

First National Bank
First National Bank
First National Bank
First National Bank
First National Bank
First National Bank
Sheridan National Bank
First National Bank
First National Bank
First National Bank
First National Bank

Cheyenne
Douglas
Evanston
Lander
Rawlins
Rock Springs
Sheridan
Shoshone
Thermopolis
Torrington
Worland

Exhibit "D"

I, Chas. J. Lane, do hereby certify that I am General Freight Agent of the Union Pacific Railroad Company; that for the period between July 1st, 1913, and December 31st, 1913, of the total tonnage originating on the Union Pacific in the states of Nebraska, Colorado and Wyoming destined to points on or beyond the Missouri River, 474,961 tons or 87.1 per cent of the total moved to or beyond the Missouri River at Omaha, while only 63,281 tons or 11.6 per cent of the total, moved to or beyond the Missouri River at Kansas City the remaining 1.3 per cent going through other junctions.

Dated, this 10th day of November, 1914.

CHAS. J. LANE.

Exhibit "E"

Carloads handled by the C. B. & Q. from Nebr. & Colo.

Fiscal Year June 30, 1913.

Omaha, November 11th, 1914

Mr. H. W. Yates,
 President Nebraska National Bank,
 Omaha, Nebraska.

Dear Sir:

In accordance with your request of even date, I wish to advise that the following is a statement of cars of the commodities named, handled by the Chicago, Burlington & Quincy, having origin in the states of Nebraska and Wyoming and having destinations Omaha and east, St. Joseph and Kansas City for the fiscal year ending June 30th, 1913.

	Omaha	St. Joseph	Kansas City
Live Stock	21410	9668	4520
Grain	14141	1435	7581
Gravel and sand . . .	9245
Dairy Products . . .	1529
Hay	4101	..	168
Feed	338
	<hr/>	<hr/>	<hr/>
TOTAL	50764	11103	12269

Yours truly,

H. H. HOLCOMB

Exhibit "F"

Omaha, Neb., October 19th, 1914.

Dear Sir :

Answering your inquiry as to the percentage of eastbound business originating on this company's lines in the States of Wyoming and Nebraska destined to Kansas City; I have to say that very little business originating on this company's lines in these states is destined to Kansas City, probably less than three per cent, the market centers being Omaha and Chicago.

Yours respectfully,
F. WALTERS,
General Manager.

Mr. Luther Drake,
President Merchants Nat'l. Bank,
Omaha, Nebraska.

Exhibit "G"

I, E. V. Parrish do hereby certify that I am Manager of the Bureau of Publicity of the Commercial Club of Omaha, Nebraska; that I have examined and am familiar with the passenger and mail service maintained by the railroads between Nebraska and Wyoming points and Chicago and between Nebraska and Wyoming points and Kansas City; that from Nebraska and Wyoming points there are but seven through passenger services into Kansas City daily, three upon the lines of the Union Pacific through Denver which do not touch Nebraska points at all, and two trains daily over each of two branches of the Burlington system; with this through service, but a small part either of Nebraska or Wyoming is served directly.

There is a total of twenty fast passenger trains operated daily through Nebraska and Wyoming to Chicago, and this total is supplemented by seven through locals from said points to Omaha and Chicago, these locals being fed by One Hundred and Thirteen local trains coming into Omaha daily.

Between Chicago and western points through the states of Nebraska and Wyoming, twenty through mail services are scheduled daily and these are supplemented by local through mail trains and feeding these through mail trains daily, are eighteen local mails which are collected in all points of the two states and which are picked up each day by the through mail trains. In addition, the through mail trains collect pouches at all stations. This gives a total of forty-one mails daily. Between Kansas City and Nebraska points, there are but twelve mails daily, six through and six local. The local trains drain only a small part of the territory, while four of the said six through mail trains drain only small sections of Nebraska and Wyoming territory.

E. V. PARRISH.

COPY OF PETITION

Omaha, Nebraska.

To the Federal Reserve Board,
Washington, D. C.

Gentlemen :

The undersigned as committee, hereby present to your honorable body, the petitions of the following named banks :

Nebraska
List of Banks Joining in Petition to the
Federal Reserve Board
To Be Transferred From the Kansas City
Federal Reserve District To the
Chicago District.

First National Bank	Adams
National Bank of Ainsworth	Ainsworth
Albion National Bank	Albion
First National Bank	Albion
First National Bank	Allen
Alliance National Bank	Alliance
First National Bank	Alliance
First National Bank	Amherst
First National Bank	Ansley
First National Bank	Arlington
National Bank of Ashland	Ashland
First National Bank	Atkinson
Aurora National Bank	Aurora
Fidelity National Bank	Aurora
First National Bank	Aurora
First National Bank	Bancroft
First National Bank	Bayard
First National Bank	Bazile Mills

Beatrice National Bank	Beatrice
First National Bank	Beatrice
First National Bank	Beemer
First National Bank	Belden
First National Bank	Benedict
First National Bank	Bertrand
Blair National Bank	Blair
First National Bank	Bradshaw
First National Bank	Bridgeport
First National Bank	Bristow
Custer National Bank	Broken Bow
First National Bank	Brunswick
First National Bank	Burwell
First National Bank	Butte
First National Bank	Callaway
First National Bank	Carroll
Central City National Bank	Central City
First National Bank	Chadron
First National Bank	Chappell
First National Bank	Clarks
First National Bank	Coleridge
Coleridge National Bank	Coleridge
Commercial National Bank	Columbus
German National Bank	Columbus
First National Bank	Columbus
First National Bank	Cozad
First National Bank	Craig
First National Bank	Crawford
Creighton National Bank	Creighton
First National Bank	Crete
City National Bank	Crete
First National Bank	Crofton
Central Nebraska National Bank	David City

City National Bank	David City
First National Bank	David City
First National Bank	Decatur
First National Bank	Dodge
First National Bank	Elgin
First National Bank	Elwood
First National Bank	Emerson
Farmers & Merchants National Bank	Fremont
First National Bank	Fremont
Commercial National Bank	Fremont
Fremont National Bank	Fremont
First National Bank	Friend
First National Bank	Fullerton
Fullerton National Bank	Fullerton
Genoa National Bank	Genoa
First National Bank	Genoa
Gering National Bank	Gering
First National Bank	Gering
First National Bank	Gordon
Citizens National Bank	Gothenburg
Gothenburg National Bank	Gothenburg
First National Bank	Grand Island
Grand Island National Bank	Grand Island
First National Bank	Greeley
First National Bank	Greenwood
First National Bank	Gresham
First National Bank	Hampton
First National Bank	Harrison
Hartington National Bank	Hartington
First National Bank	Hartington
First National Bank	Hastings
Exchange National Bank	Hastings
First National Bank	Hayes Center

First National Bank	Hay Springs
First National Bank	Hebron
First National Bank	Hemingford
First National Bank	Holdrege
First National Bank	Hooper
First National Bank	Humphrey
First National Bank	Imperial
German National Bank	Johnson
Central National Bank	Kearney
City National Bank	Kearney
Laurel National Bank	Laurel
First National Bank	Laurel
First National Bank	Leigh
Dawson County National Bank	Lexington
First National Bank	Lexington
Central National Bank	Lincoln
First National Bank	Lincoln
First National Bank	Litchfield
First National Bank	Loomis
First National Bank	Loup City
First National Bank	Lynch
First National Bank	Lyons
First National Bank	Madison
Madison National Bank	Madison
Farmers National Bank	Madison
First National Bank	Marquette
Citizens National Bank	McCook
McCook National Bank	McCook
First National Bank	McCook
Minden Exchange National Bank	Minden
First National Bank	Minden
First National Bank	Mitchell
First National Bank	Morrill
First National Bank	Napier

Merchants National Bank	Nebraska City
Nebraska City National Bank	Nebraska City
Otoe County National Bank	Nebraska City
Neligh National Bank	Neligh
First National Bank	Newman Grove
Norfolk National Bank	Norfolk
Citizens National Bank	Norfolk
First National Bank	North Bend
First National Bank	North Platte
First National Bank	Oakland
Farmers & Merchants National Bank	Oakland
City National Bank	Omaha
Omaha National Bank	Omaha
Nebraska National Bank	Omaha
Merchants National Bank	Omaha
U. S. National Bank	Omaha
First National Bank	Omaha
Corn Exchange National Bank	Omaha
First National Bank	O'Neill
O'Neill National Bank	O'Neill
First National Bank	Ord
Citizens National Bank	Orleans
First National Bank	Osceola
First National Bank	Oshkosh
Pender National Bank	Pender
First National Bank	Pender
Farmers National Bank	Pilger
First National Bank	Pilger
First National Bank	Plainview
First National Bank	Plattsmouth
First National Bank	Randolph
Security National Bank	Randolph
Stockmen's National Bank	Rushville
Schuyler National Bank	Schuyler

First National Bank	Schuyler
First National Bank	Scottsbluff
Scottsbluff National Bank	Scottsbluff
First National Bank	Scribner
First National Bank	Seward
Jones National Bank	Seward
First National Bank	Shelby
First National Bank	Sidney
Packers National Bank	South Omaha
Live Stock National Bank	South Omaha
Stock Yards National Bank	South Omaha
First National Bank	Spencer
First National Bank	Stanton
Stanton National Bank	Stanton
First National Bank	St. Edward
Smith National Bank	St. Edward
First National Bank	Stromsburg
First National Bank	Stuart
First National Bank	Syracuse
Citizens National Bank	Tecumseh
Tecumseh National Bank	Tecumseh
First National Bank	Tekamah
First National Bank	Tilden
Tilden National Bank	Tilden
First National Bank	Trenton
First National Bank	University Place
First National Bank	Utica
First National Bank	Valentine
First National Bank	Wahoo
Saunders County National Bank	Wahoo
First National Bank	Wakefield
Farmers National Bank	Wakefield
Walthill National Bank	Walthill
First National Bank	Walthill

First National Bank	Wausa
Commercial National Bank	Wausa
First National Bank	Wayne
Citizens National Bank	Wayne
City National Bank	Weeping Water
West Point National Bank	West Point
First National Bank	West Point
National Bank of Wilber	Wilber
First National Bank	Wilcox
First National Bank	Winnebago
Citizens National Bank	Wisner
First National Bank	Wisner
First National Bank	Wood River
First National Bank	Wymore
First National Bank	Wynot
First National Bank	York
City National Bank	York

Wyoming

List of Banks Joining in Petition to the
Federal Reserve Board
To Be Transferred From the Kansas City
Federal Reserve District To the
Chicago District.

First National Bank	Buffalo
Casper National Bank	Casper
Stockmen's National Bank	Casper
Citizens National Bank	Cheyenne
Stock Growers National Bank	Cheyenne
First National Bank	Cheyenne
First National Bank	Cody
Shoshone National Bank	Cody

Douglas National Bank	Douglas
First National Bank	Douglas
Evanston National Bank	Evanston
First National Bank	Evanston
First National Bank	Lander
Albany County National Bank	Laramie
First National Bank	Laramie
First National Bank	Meeteetse
First National Bank	Newcastle
First National Bank	Rawlins
Rawlins National Bank	Rawlins
Stock Growers National Bank	Rawlins
Rock Springs National Bank	Rock Springs
First National Bank	Rock Springs
First National Bank	Sheridan
Sheridan National Bank	Sheridan
First National Bank	Shoshone
First National Bank	Thermopolis
First National Bank	Torrington
First National Bank	Worland

These banks comprise more than two-thirds of the member banks in the territory of Nebraska and Wyoming, and the petitions are in each instance, signed by a duly authorized officer of the petitioning bank.

These petitioners pray that this honorable body will review the determination of the Organization Committee appointed and acting under the Act of Congress known as the "Federal Reserve Act," in so far as the said Organization Committee included territory comprising the states of Nebraska and Wyoming within the apportionment of Federal Reserve District Number Ten (Kansas City) and failed to include the said territory within Federal Reserve District

Number Seven (Chicago); and the said petitioners pray that this Board by proper order, provide that the territory comprising the states of Nebraska and Wyoming, be taken out of the said Federal Reserve District Number Ten (Kansas City), and annexed to Federal Reserve District Number Seven (Chicago).

The ground and reason of the petition is, that the customary course of business participated in by Nebraska and Wyoming, is almost entirely east and west, and that but a small fraction thereof pursues a north and south course. The business of Nebraska and Wyoming centers very largely in Chicago, while the business between Kansas City and this territory, is of small consequence. As the customary course of the business of Nebraska and Wyoming is toward Chicago, and such a very small proportion thereof is carried to Kansas City, the petitioners claim that the inclusion of Nebraska and Wyoming within the Reserve District Number Ten, was not in conformity with the spirit or provision of the Act of Congress known as the "Federal Reserve Act," in that the inclusion of said territory within said district under the circumstances, failed to give due regard to the convenience and customary course of business done in said territory.

The facilities for the transaction of business and of travel between Nebraska and Wyoming and Chicago, are very much superior and more extensive than those between the territory mentioned and Kansas City.

The original petitions signed as aforesaid, are attached and submitted herewith.

The petitioners therefore pray that such action may be taken by your honorable body, as will review the organization of the districts mentioned, and re-apportion the said districts so that the territory comprising Nebraska and Wyoming, will be taken out of

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the said District Number Ten (Kansas City), and annexed to said District Number Seven (Chicago).

HENRY W. YATES,
Prest. Nebraska National Bank of
Omaha.

LUTHER DRAKE,
President Merchants' National Bank
of Omaha.

F. H. DAVIS,
President First National Bank,
Omaha.

Committee.

WILLIAM D. McHUGH, Omaha,
Counsel.