

# FEDERAL RESERVE BANK OF NEW YORK

[Circular No. 824]  
[November 25, 1927]

Check Department

## COLLECTION OF CHECKS

### Drawn on Banks in Charlotte, North Carolina, Etc.

To all Member Banks in the  
Second Federal Reserve District:

The Charlotte Branch of the Federal Reserve Bank of Richmond will be opened for business on Thursday, December 1, 1927.

Subject to the provisions of check collection circular No. 728 of this bank, the proceeds of checks sent to this bank or its Buffalo Branch for collection, drawn on banks in Charlotte, North Carolina, will become available two days after receipt instead of four days as heretofore. The proceeds of checks drawn on other banks in North Carolina and in South Carolina will become available, as usual, in four days as set forth in the time schedules of this bank and its Buffalo Branch dated March 1, 1927 showing when the proceeds of items will become available.

The territory transferred from the Federal Reserve Bank of Richmond and assigned to its Charlotte Branch embraces the counties shown below.

#### In North Carolina

Alexander	Burke	Clay	Henderson	Madison	Rowan	Union
Alleghany	Cabarrus	Cleveland	Iredell	McDowell	Rutherford	Watauga
Ashe	Caldwell	Gaston	Jackson	Mecklenburg	Stanly	Wilkes
Avery	Catawba	Graham	Lincoln	Mitchell	Swain	Yancey
Buncombe	Cherokee	Haywood	Macon	Polk	Transylvania	

#### In South Carolina

Abbeville	Cherokee	Fairfield	Lancaster	McCormick	Pickens	Spartanburg
Aiken	Chester	Greenville	Laurens	Newberry	Richland	Union
Anderson	Edgefield	Greenwood	Lexington	Oconee	Saluda	York

The list on the following pages gives the member banks and nonmember banks on the Federal Reserve par list located in the counties mentioned. *Member banks sending items on these banks, for collection direct, should therefore route them through the Charlotte Branch for the account of the Federal Reserve Bank of New York.*

Very truly yours,

BENJ. STRONG,

Governor.

## MEMBER BANKS IN NORTH CAROLINA

### In Territory Assigned to Charlotte Branch

<i>Location.</i>	<i>Name of Bank.</i>	<i>Location.</i>	<i>Name of Bank.</i>
Albemarle	First National Bank	Hendersonville	Citizens National Bank
Asheville	American National Bank	Hickory	First National Bank
Asheville	National Bank of Commerce	Kings Mountain	First National Bank
Asheville	Wachovia Bank & Trust Co.	Lenoir	First National Bank
Caroleen	Farmers Bank & Trust Co.	Lincolnton	First National Bank
Charlotte	American Trust Co.	Marion	First National Bank
Charlotte	Charlotte National Bank	Monroe	First National Bank
Charlotte	Commercial National Bank	Moore'sville	First National Bank
Charlotte	First National Bank	Morganton	First National Bank
Charlotte	Independence Trust Co.	Newton	Shuford National Bank
Charlotte	Merchants & Farmers Nat'l Bank	Salisbury	First National Bank
Charlotte	Union National Bank	Salisbury	Wachovia Bank & Trust Co.
Cherryville	Cherryville National Bank	Shelby	First National Bank
Concord	Concord National Bank	Statesville	Commercial National Bank
Forest City	Farmers Bank & Trust Co.	Statesville	First National Bank
Gastonia	Citizens National Bank	Waynesville	First National Bank
Gastonia	First National Bank	West Jefferson	First National Bank

## MEMBER BANKS IN SOUTH CAROLINA

### In Territory Assigned to Charlotte Branch

<i>Location.</i>	<i>Name of Bank.</i>	<i>Location.</i>	<i>Name of Bank.</i>
Anderson	Carolina National Bank	Honea Path	National Bank of Honea Path
Anderson	Citizens National Bank	Laurens	Farmers National Bank
Batesburg	First National Bank	Laurens	Laurens National Bank
Chester	Commercial Bank	Leesville	National Bank of Leesville
Chester	National Exchange Bank	Lexington	Home National Bank
Chester	Peoples National Bank	Newberry	National Bank of Newberry
Clinton	First National Bank	Prosperity	Citizens National Bank
Clover	First National Bank	Rock Hill	National Union Bank
Columbia	Columbia National Bank	Rock Hill	Peoples National Bank
Columbia	National Loan & Exchange Bank	Saluda	Planters National Bank
Columbia	National State Bank	Sharon	First National Bank
Columbia	South Carolina National Bank	Spartanburg	American National Bank
Fort Mill	First National Bank	Spartanburg	Carolina National Bank
Gaffney	First National Bank	Spartanburg	Central National Bank
Gaffney	Merchants & Planters National Bank	Spartanburg	First National Bank
Greenville	First National Bank	Union	Nicholson Bank & Trust Co.
Greenville	Peoples National Bank	Wagener	First National Bank
Greenville	South Carolina National Bank	Westminster	Westminster Bank
Greenville	Woodside National Bank	Woodruff	Bank of Woodruff
Greenwood	National Loan & Exchange Bank	Woodruff	First National Bank
Greer	First National Bank		

## NONMEMBER BANKS IN NORTH CAROLINA

(On Federal Reserve Par List)

In Territory Assigned to Charlotte Branch

<i>Location.</i>	<i>Name of Bank.</i>	<i>Location.</i>	<i>Name of Bank.</i>
Albemarle	Cabarrus Savings Bank	Highlands	Highlands Bank
Asheville	Central Bank & Trust Co.	Jefferson	Bank of Ashe
Asheville	Southern State Bank	Kannapolis	Cabarrus Savings Bank
Belmont	Bank of Belmont	Lincolnton	Commercial Bank & Trust Co.
Biltmore	Biltmore-Oteen Bank	Monroe	Bank of Union
Charlotte	Continental Trust Co.	Morganton	Bank of Morganton
Concord	Cabarrus Savings Bank	Mount Pleasant	Cabarrus Savings Bank
Concord	Citizens Bank & Trust Co.	Oteen	Biltmore-Oteen Bank
East Flat Rock	First Bank & Trust Co.	Salisbury	Atlantic Bank & Trust Co.
Gastonia	Commercial Bank & Trust Co.	Shelby	Cleveland Bank & Trust Co.
Gastonia	Gaston Loan & Trust Co.	Spencer	Atlantic Bank & Trust Co.
Hendersonville	First Bank & Trust Co.	Statesville	Peoples Loan & Savings Bank

## NONMEMBER BANKS IN SOUTH CAROLINA

(On Federal Reserve Par List)

In Territory Assigned to Charlotte Branch

<i>Location.</i>	<i>Name of Bank.</i>	<i>Location.</i>	<i>Name of Bank.</i>
Abbeville	Farmers Bank of Abbeville	Prosperity	Bank of Prosperity
Abbeville	Planters Bank	Spartanburg	Bank of Commerce
Antreville	Bank of Antreville	Spartanburg	Dollar Savings Bank
Columbia	Lower Main Street Bank	Spartanburg	Merchants & Farmers Bank
Columbia	Victory Savings Bank	Spartanburg	Southern Trust Co.
Gaffney	American State Bank	Union	Citizens Bank & Trust Co.
Greenville	Farmers & Merchants Bank	Wagener	Bank of Western Carolina
Greenville	South Carolina Savings Bank		