FEDERAL RESERVE BANK OF NEW YORK

Fiscal Agent of the United States

[Circular No. 4104] May 4, 1954]

EXCHANGE OFFERING

11/8 Percent Treasury Certificates of Indebtedness of Series B-1955

CASH AND EXCHANGE OFFERING 1% Percent Treasury Notes of Series A-1959

To All Banking Institutions, and Others Concerned, in the Second Federal Reserve District:

The following statement was made public April 30, 1954:

Secretary of the Treasury Humphrey announced today the following offerings of Treasury securities:

CASH OFFERING

On Tuesday, May 4, the books will be opened for cash subscriptions to an issue of \$2,000,000,000,000, or thereabouts, of 4-year and 9 months 17/8 percent Treasury notes to be dated May 17, 1954, and to mature February 15, 1959.

The books for cash subscription to this offering will be open only one day. Cash subscriptions addressed to a Federal Reserve Bank or Branch or the Treasury Department placed in the mail before midnight, May 4, will be considered as having been entered before the close of the subscription books.

Subscriptions may be paid for by credit in Treasury Tax and Loan accounts. Subscriptions from commercial banks, which for this purpose are defined as banks accepting demand deposits, for their own account, will be received without deposit, but will be restricted in each case to an amount not exceeding one-half the combined capital, surplus, and undivided profits of the subscribing bank. A payment of 10 percent of the amount of notes subscribed for, not subject to withdrawal until after allotment, must be made on all other subscriptions. All subscriptions for amounts up to and including \$10,000 will be allotted in full, and larger subscriptions will be allotted on an equal percentage basis, but not less than \$10,000 on any one subscription.

Commercial banks and other lenders are requested to refrain from making unsecured loans or loans collateralized in whole or in part by the notes subscribed for, to cover the 10 percent deposits required to be paid when subscriptions are entered. A certification by the subscribing bank that no such loan has been made will be required on each subscription entered by it for account of its customers. A certification that the bank has no beneficial interest in its customers' subscriptions, and that no customers have any beneficial interest in the bank's own subscription, will also be required.

EXCHANGE OFFERING

Subscription books will be opened on May 5 for the following:

- (a) A 11/8 percent certificate of indebtedness dated May 17, 1954, to mature May 17, 1955 to be offered in exchange for:
 - 1. \$1,743,115,500 of outstanding 2 percent Bonds of 1952-54, maturing June 15, 1954
 - 2. \$373,161,500 of outstanding 21/4 percent Bonds of 1952-55 called for redemption on June 15, 1954
 - 3. \$311,551,150 of outstanding 21/4 percent Bonds of 1954-56 called for redemption on June 15, 1954.
- (b) The 1½ percent certificate of indebtedness dated May 17, 1954, to mature May 17, 1955 or the 1½ percent Treasury note, dated May 17, 1954, to mature February 15, 1959, to be issued in exchange for:

\$4,858,173,000 of outstanding 25% percent Certificates of Indebtedness of Series B-1954, maturing June 1, 1954. Accrued interest on the securities surrendered in exchange will be credited to their respective maturity or call dates, and accrued interest on the new securities from May 17, 1954, will be charged to those same dates.

The exchange subscription books for both issues, which will open on Wednesday, May 5, will close at the close of business Friday, May 7. Any exchange subscription addressed to a Federal Reserve Bank or Branch or the Treasury Department placed in the mail before midnight May 7, will be considered as timely.

The terms of the offerings referred to above are set forth in Treasury Department Circular Nos. 943 and 944, both dated May 4, 1954; a copy of each is printed on the following pages. Please note in Treasury Circular No. 944 that cash subscriptions from commercial banks for their own account will be restricted in each case to an amount not exceeding one-half of the combined capital, surplus and undivided profits, of the subscribing bank, as of December 31, 1953.

Subscriptions will be received by this Bank as fiscal agent of the United States. Subscriptions should be made on official subscription forms and mailed immediately or, if filed by telegram or letter, should be confirmed immediately by mail on the forms provided. In subscribing for the 1½ percent certificates, please use a separate subscription form for each issue surrendered in exchange.

The books for cash subscription will be open for one day only, Tuesday, May 4, 1954; any cash subscription addressed to a Federal Reserve Bank or Branch or to the Treasury Department and placed in the mail before midnight May 4 will be considered as timely. To assure the timeliness of your cash subscription, we suggest you file it without delay.

UNITED STATES OF AMERICA

11/8 PERCENT TREASURY CERTIFICATES OF INDEBTEDNESS OF SERIES B-1955

Dated and bearing interest from May 17, 1954

Due May 17, 1955

1954 Department Circular No. 943

Fiscal Service Bureau of the Public Debt

I. OFFERING OF CERTIFICATES

- 1. The Secretary of the Treasury, pursuant to the authority of the Second Liberty Bond Act, as amended, invites subscriptions from the people of the United States for certificates of indebtedness of the United States, designated 1½ percent Treasury Certificates of Indebtedness of Series B-1955, in exchange for which any of the following listed securities, singly or in combinations aggregating \$1,000 or multiples thereof, may be tendered:
 - 25% percent Treasury Certificates of Indebtedness of Series B-1954, maturing June 1, 1954
 - 2 percent Treasury Bonds of 1952-54 (dated June 26, 1944), maturing June 15, 1954
 - 2½ percent Treasury Bonds of 1952-55, called for redemption on June 15, 1954
 - 2½ percent Treasury Bonds of 1954-56, called for redemption on June 15, 1954

Exchanges will be made at par with an adjustment of interest as set forth in section IV hereof. The amount of the offering under this circular will be limited to the amount of the certificates and bonds of the four issues enumerated above tendered in exchange and accepted. The books will be open only on May 5 through May 7 for the receipt of subscriptions for this issue.

2. In addition to the offering under this circular, holders of the certificates maturing June 1, 1954, are also offered the privilege of exchanging all or any part of such certificates for 1% percent Treasury Notes of Series A-1959, which offering is set forth in Department Circular No. 944, issued simultaneously with this circular.

II. DESCRIPTION OF CERTIFICATES

- 1. The certificates will be dated May 17, 1954, and will bear interest from that date at the rate of 1½ percent per annum, payable at the maturity of the certificates on May 17, 1955. They will not be subject to call for redemption prior to maturity.
- 2. The income derived from the certificates shall be subject to all taxes, now or hereafter imposed under the Internal Revenue Code, or laws amendatory or supplementary thereto. The certificates shall be subject to estate, inheritance, gift or other excise taxes, whether Federal or State, but shall be exempt from all taxation now or hereafter imposed on the principal or interest thereof by any State, or any of the possessions of the United States, or by any local taxing authority.
- 3. The certificates will be acceptable to secure deposits of public moneys. They will not be acceptable in payment of taxes.
- 4. Bearer certificates with one interest coupon attached will be issued in denominations of \$1,000, \$5,000, \$10,000, \$100,000 and \$1,000,000. The certificates will not be issued in registered form.

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY,
Washington, May 4, 1954.

5. The certificates will be subject to the general regulations of the Treasury Department, now or hereafter prescribed, governing United States certificates.

III. SUBSCRIPTION AND ALLOTMENT

- 1. Subscriptions will be received at the Federal Reserve Banks and Branches and at the Office of the Treasurer of the United States, Washington. Banking institutions generally may submit subscriptions for account of customers, but only the Federal Reserve Banks and the Treasury Department are authorized to act as official agencies.
- 2. The Secretary of the Treasury reserves the right to reject or reduce any subscription, and to allot less than the amount of certificates applied for; and any action he may take in these respects shall be final. Subject to these reservations, all subscriptions will be allotted in full. Allotment notices will be sent out promptly upon allotment.

IV. PAYMENT

1. Payment at par for certificates allotted hereunder must be made on or before May 17, 1954, or on later allotment, and may be made only in the securities of the four issues enumerated in section I hereof, which will be accepted at par, and should accompany the subscription. Accrued interest on the securities surrendered will be credited, and accrued interest on the new certificates from May 17, 1954, will be charged, as shown in the table below, to the respective maturity and call dates of the securities to be exchanged. All coupon bonds should be surrendered with June 15, 1954, coupons attached, and subsequent coupons as well in the case of the two 21/4 percent issues. Accrued interest due subscribers will be paid, in the case of bearer securities, following their acceptance, and in the case of registered bonds, following discharge of registration.

INTEREST ADJUSTMENTS PER \$1,000

Securities surrendered	Accrued interest to be credited	Accrued interest to be charged	Net amount to be paid subscribers
25/8% Certificates of Ind edness, Series B-1954.		\$0.46233	\$25.78767
2% Bonds of 1952-54 (dated June 26, 1944)	10.00	0.89384	9.10616
21/4% Bonds of 1952-55.	11.25	0.89384	10.35616
21/4% Bonds of 1954-56.	11.25	0.89384	10.35616

V. ASSIGNMENT OF REGISTERED BONDS

1. Treasury bonds of the three eligible issues in registered form tendered in payment for certificates offered hereunder should be assigned by the registered payees or assignees thereof to "The Secretary of the

VI. GENERAL PROVISIONS

1. As fiscal agents of the United States, Federal Reserve Banks are authorized and requested to receive subscriptions, to make allotments on the basis and up to the amounts indicated by the Secretary of the Treasury to the Federal Reserve Banks of the respective Districts, to issue allotment notices, to receive payment for certificates allotted, to make delivery of certificates on full-paid subscriptions allotted, and they may issue interim receipts pending delivery of the definitive certificates.

2. The Secretary of the Treasury may at any time, or from time to time, prescribe supplemental or amendatory rules and regulations governing the offering, which will be communicated promptly to the Federal Reserve Banks.

G. M. HUMPHREY, Secretary of the Treasury.

UNITED STATES OF AMERICA

17/8 PERCENT TREASURY NOTES OF SERIES A-1959

Dated and bearing interest from May 17, 1954

Due February 15, 1959

Interest payable February 15 and August 15

1954 Department Circular No. 944

Fiscal Service
Bureau of the Public Debt

I. OFFERING OF NOTES

- 1. The Secretary of the Treasury, pursuant to the authority of the Second Liberty Bond Act, as amended, invites subscriptions, from the people of the United States for notes of the United States, designated 17/8 percent Treasury Notes of Series A-1959.
- 2. Cash offering.—Subscriptions are invited at par and accrued interest. The amount of the offering is \$2,000,000,000, or thereabouts. The books will be open only on May 4 for the receipt of cash subscriptions.
- 3. Exchange offering.—Exchange subscriptions are invited at par with an adjustment of interest as set forth in section IV hereof, from holders of 25% percent Treasury Certificates of Indebtedness of Series B-1954, maturing June 1, 1954. The books will be open only on May 5 through May 7 for the receipt of exchange subscriptions for this issue.
- 4. In addition to the exchange offering under this circular, holders of the maturing certificates are also offered the privilege of exchanging all or any part of such certificates for 1½ percent Treasury Certificates of Indebtedness of Series B-1955, which offering is set forth in Department Circular No. 943, issued simultaneously with this circular.

II. DESCRIPTION OF NOTES

1. The notes will be dated May 17, 1954, and will bear interest from that date at the rate of 1% percent per annum, payable on a semiannual basis on February 15 and August 15, 1955, and thereafter on February 15 and August 15 in each year until the principal amount becomes payable. They will mature February 15, 1959, and will not be subject to call for redemption prior to maturity.

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY,
Washington, May 4, 1954.

- 2. The income derived from the notes shall be subject to all taxes now or hereafter imposed under the Internal Revenue Code, or laws amendatory or supplementary thereto. The notes shall be subject to estate, inheritance, gift or other excise taxes, whether Federal or State, but shall be exempt from all taxation now or hereafter imposed on the principal or interest thereof by any State, or any of the possessions of the United States, or by any local taxing authority.
- 3. The notes will be acceptable to secure deposits of public moneys. They will not be acceptable in payment of taxes.
- 4. Bearer notes with interest coupons attached will be issued in denominations of \$1,000, \$5,000, \$10,000, \$100,000 and \$1,000,000. The notes will not be issued in registered form.
- 5. The notes will be subject to the general regulations of the Treasury Department, now or hereafter prescribed, governing United States notes.

III. SUBSCRIPTION AND ALLOTMENT

1. Subscriptions will be received at the Federal Reserve Banks and Branches and at the Office of the Treasurer of the United States, Washington. Only the Federal Reserve Banks and the Treasury Department are authorized to act as official agencies.

Cash subscriptions.—Commercial banks, which for this purpose are defined as banks accepting demand deposits, may submit subscriptions for account of customers. Others than commercial banks will not be permitted to enter cash subscriptions except for their own account. Subscriptions from commercial banks for their own account will be received without deposit, but will be restricted in each case to an amount not exceeding one-half of the combined capital, surplus and undivided profits, of the subscribing bank, as of December 31, 1953. Subscriptions from all others must be accompanied by 10 percent of the amount of notes applied for, not subject to withdrawal until after allotment. Following allotment, any portion of the 10 percent payment in excess of 10 percent of the amount of notes allotted may be released upon the request of the subscribers.

Exchange subscriptions.—Banking institutions generally may submit exchange subscriptions for account of customers.

2. The Secretary of the Treasury reserves the right to reject or reduce any subscription, and to allot less than the amount of notes applied for; and any action he may take in these respects shall be final. Subject to these reservations, cash subscriptions for amounts up to and including \$10,000 will be allotted in full, and larger subscriptions will be allotted on an equal percentage basis, but not less than \$10,000 on any one subscription, and exchange subscriptions will be allotted in full. Allotment notices will be sent out promptly upon allotment.

IV. PAYMENT

1. Payment at par and accrued interest, if any, for notes allotted hereunder must be made or completed on or before May 17, 1954, or on later allotment.

Cash subscriptions.—In every case where payment is not so completed, the payment with application up to 10 percent of the amount of notes allotted shall, upon declaration made by the Secretary of the Treasury in his discretion, be forfeited to the United States. Any qualified depositary will be permitted to

make payment by credit for notes allotted to it for itself and its customers up to any amount for which it shall be qualified in excess of existing deposits, when so notified by the Federal Reserve Bank of its District.

Exchange subscriptions.—Payment of the principal amount may be made only in Treasury Certificates of Indebtedness of Series B-1954, which will be accepted at par, and should accompany the subscription. The full year's interest on certificates exchanged hereunder will be credited, accrued interest on the new notes from May 17, 1954, to June 1, 1954 (\$0.77693 per \$1,000) will be charged, and the difference (\$25.47307 per \$1,000) will be paid to subscribers following acceptance of the certificates.

V. GENERAL PROVISIONS

- 1. As fiscal agents of the United States, Federal Reserve Banks are authorized and requested to receive subscriptions, to make allotments on the basis and up to the amounts indicated by the Secretary of the Treasury to the Federal Reserve Banks of the respective Districts, to issue allotment notices, to receive payment for notes allotted, to make delivery of notes on full-paid subscriptions allotted, and they may issue interim receipts pending delivery of the definitive notes.
- 2. The Secretary of the Treasury may at any time, or from time to time, prescribe supplemental or amendatory rules and regulations governing the offering, which will be communicated promptly to the Federal Reserve Banks.

G. M. HUMPHREY, Secretary of the Treasury.

(SUBMIT WITH DUPLICATE WHITE COPY—ES-C2) Subscriber's Reference No. Subscription Number ES-C 1 EXCHANGE SUBSCRIPTION For United States of America 11/8 Percent Treasury Certificates of Indebtedness of Series B-1955 Dated May 17, 1954, Due May 17, 1955 Important Instructions 1. Please use separate subscription form: a. For each issue surrendered in exchange. b. For coupon bonds and for registered bonds surrendered. c. For each group of securities for which different delivery instructions are given. All coupon bonds should be surrendered with June 15, 1954 coupons attached, and subsequent coupons as well in the case of the two 214 percent issues. 3. Registered bonds surrendered should be assigned to "The Secretary of the Treasury for exchange for 1 1/2 percent Certificates of Indebtedness of Series B-1955 to be delivered to....." FEDERAL RESERVE BANK OF NEW YORK, Dated at Fiscal Agent of the United States, Federal Reserve P. O. Station, New York 45, N. Y. Attention Government Bond Department-2nd Floor DEAR SIRS: Subject to the provisions of Treasury Department Circular No. 943, dated May 4, 1954, the undersigned hereby subscribes for United States of America 11/8 percent Treasury Certificates of Indebtedness of Series B-1955, as follows: For own account For our customers as listed on reverse side (for use of banking institutions) \$..... Total subscription..... \$..... and tenders in payment therefor a like par amount of the issue checked below: 25/8% Certificates of Indebtedness Series B-1954, due June 1, 1954 only; use separate form for each issue surrendered) 2% Treasury Bonds of June 15, 1952-54 ☐ 21/4% Treasury Bonds of June 15, 1952-55 □ 21/4% Treasury Bonds of June 15, 1954-56 Delivered to you herewith..... To be withdrawn from securities held by you..... To be delivered by..... Pay adjusted accrued interest due subscriber in accordance with schedule in Treasury Circular No. 943, as follows: By check By credit to our reserve account SECURITIES SURRENDERED
(List serial numbers on reverse side) CERTIFICATES DESIRED IN EXCHANGE Denomi-Denomination Face amount Pieces nation Face amount (Leave this space blank) (Leave this space blank) 50 x x x x 100 x x x x 1,000 \$ 1.000 5,000 5,000 10,000 10,000 100,000 100,000 1,000,000 1,000,000 TOTAL TOTAL 4. Ship to the undersigned Dispose of securities issued, as follows: Deliver over the counter to the undersigned ☐ 5. Special instructions: Hold in safekeeping (for member bank only) Hold as collateral for Treasury Tax and Loan Account (IMPORTANT: No changes in delivery instructions will be accepted. A separate subscription must be submitted for each group of securities as to which different delivery instructions are given.) The undersigned hereby certifies that the securities to be disposed of as indicated in item 2 or 3 above are the sole property of the undersigned. Submitted by (Please print) The subscription books will open on May 5 and close at the By..... (Official signature required) (Title) close of business May 7, 1954. Address (Spaces below are for the use of the Federal Reserve Bank of New York) GOVERNMENT BOND SAFEKEEPING RECORD VAULT RECORD Received from Federal Reserve Bank of New York the above described United States obligations in the amount subscribed for. Received Received Counted Subscriber Checked Checked Checked and Date..... By..... delivered CERTIFICATES ISSUED IN EXCHANGE abscription No. Denomi-nation Pieces Face amount 's percent Treasury Certificates of Indebtedness of 1,000 ries B-1955, issued in exchange. 5,000 10,000 DELIVERY COMPLETED 100,000

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Federal Reserve Bank of St. Louis

(DUPLICATE COPY FOR USE OF FEDERAL RESERVE BANK OF NEW YORK) ES-C 2 Subscriber's Reference No. Subscription Number EXCHANGE SUBSCRIPTION For United States of America 11/8 Percent Treasury Certificates of Indebtedness of Series B-1955 Dated May 17, 1954, Due May 17, 1955 Important Instructions 1. Please use separate subscription form: a. For each issue surrendered in exchange. b. For coupon bonds and for registered bonds surrendered. c. For each group of securities for which different delivery instructions are given. All coupon bonds should be surrendered with June 15, 1954 coupons attached, and subsequent coupons as well in the case of the two 21/4 percent issues. 3. Registered bonds surrendered should be assigned to "The Secretary of the Treasury for exchange for 11/8 percent Certificates of Indebtedness of Series B-1955 to be delivered to.........." FEDERAL RESERVE BANK OF NEW YORK, Dated at Fiscal Agent of the United States, Federal Reserve P. O. Station, New York 45, N. Y. Attention Government Bond Department—2nd Floor DEAR SIRS: Subject to the provisions of Treasury Department Circular No. 943, dated May 4, 1954, the undersigned hereby subscribes for United States of America 11/8 percent Treasury Certificates of Indebtedness of Series B-1955, as follows: For own account For our customers as listed on reverse side (for use of banking institutions) Total subscription..... and tenders in payment therefor a like par amount of the issue checked below: 25/8% Certificates of Indebtedness Series B-1954, due June 1, 1954 only; use separate form for each issue 2% Treasury Bonds of June 15, 1952-54 ☐ 21/4% Treasury Bonds of June 15, 1952-55 2½% Treasury Bonds of June 15, 1954-56 surrendered) Delivered to you herewith..... To be withdrawn from securities held by you..... To be delivered by..... Pay adjusted accrued interest due subscriber in accordance with schedule in Treasury Circular No. 943, as follows: ☐ By check ☐ By credit to our reserve account SECURITIES SURRENDERED CERTIFICATES DESIRED IN EXCHANGE (List serial numbers on reverse side, Denomi-Pieces nation Face amount nation Face amount (Leave this space blank) (Leave this space blank) 50 x x x x 100 x x x x 500 x x 1,000 \$ 1,000 5,000 5,000 10,000 10,000 100,000 100,000 1,000,000 1,000,000 TOTAL TOTAL Dispose of securities issued, as follows: Ship to the undersigned \Box 4. ☐ 5. Special instructions: Deliver over the counter to the undersigned 3. Hold in safekeeping (for member bank only)
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The safekeeping (for member bank only) Hold in safekeeping (for member bank only) (IMPORTANT: No changes in delivery instructions will be accepted. A separate subscription must be submitted for each group of securities as to The undersigned hereby certifies that the securities to be disposed of as indicated in item 2 or 3 above are the sole property of the undersigned. which different delivery instructions are given.) (Please print) Submitted by

The subscription books will open on May 5 and close at the close of business May 7, 1954.

(Title) (Official signature required)

Address

(Spaces below are for the use of the Federal Reserve Bank of New York)

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Federal Reserve Bank of St. Louis

CASH SUBSCRIPTION

For United States of America 1% Percent Treasury Notes of Series A-1959

Dated May 17, 1954

Due February 15, 1959

Subscription books will be open only on May 4 for the receipt of cash subscriptions.

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Subscriptions from commercial banks for others must be accompanied by payment of		ceived without deposit; subscriptions from all es applied for.
FEDERAL RESERVE BANK OF NEW YORK,	Da	ted at
Fiscal Agent of the United States, Federal Reserve P. O. Station, New York 45, N. Y.	·	1954
Attent	tion: Securities Department—9	th Floor
DEAR SIRS: Pursuant to the provisions of Treasury subscribes for United States of America 1%		, dated May 4, 1954, the undersigned hereby A-1959, as stated below:
For own account		\$
For our customers as listed on reverse	side (for use of commercial bar	ıks only) <u>\$</u>
Т	otal subscription	\$
Payment for the notes allotted will be n	nade on or before May 17, 1954,	as follows:
By cash		our reserve account
		lowing certification is made a part of this subscription)
not made unsecured loans, or loans collatera of such payments to any of such customers; that none of our customers has any benefici	lized in whole or in part by the that we have no beneficial inter- al interest in the amount subscrition for our own account does	not exceed one-half of our combined capital
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TO SUBSCRIBER: Mark (X) in proper space to indicate if this is: Original subscription		uired spaces before signing) :riber—Please print or typewrite)
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Spaces below	are for the use of the Federal	l Reserve Bank
PAYMENT RECORD	Blotter	ALLOTMENT
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CASH SUBSCRUPTION

(For use of commercial bank subscribers only)

List of customers included in this subscription

(Please print or typewrite)

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United States of America 25/8 percent Treasury Certificates of Indebtedness of Series B-1954, maturing June 1, 1954, must be tendered in payment for this subscription.

EXCHANGE SUBSCRIPTION

For United States of America 1 1/8 Percent Treasury Notes of Series A-1959

		D	ated Ma	y 17,	195	4		Due I	February 15, 1	.959	
F	Fiscal Agen Federal	VE BANK OF M at of the Unit Reserve P. O. York 45, N. Y	ed States Station,								1954
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	d tenders in ine 1, 1954, a		refor a l								es B-1954, maturing
	Delive	red to you her	ewith							\$	
	To be	withdrawn fr	om secur	ities h	eld by	y you.				\$	
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United States of America 25/8 percent Treasury Certificates of Indebtedness of Series B-1954, maturing June 1, 1954, must be tendered in payment for this subscription.

EXCHANGE SUBSCRIPTION

For United States of America 1 1/8 Percent Treasury Notes of Series A-1959

		Date	d May 1	, 1954	4		Due 1	ebruary 15, 19	59
F	Fiscal Agen Federal	VE BANK OF NEW t of the United Reserve P. O. St York 45, N. Y.	States						1954
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NOTICE OF ALLOTMENT

For United States of America 17/8 Percent Treasury Notes of Series A-1959

1

To Subscriber:

On your subscription, numbered as above, for \$

(par amount) of-

UNITED STATES OF AMERICA 1% PERCENT TREASURY NOTES OF SERIES A-1959
DATED MAY 17, 1954, DUE FEBRUARY 15, 1959

which you filed pursuant to the provisions of Treasury Department Circular No. 944, dated May 4, 1954, the Secretary of the Treasury has allotted notes to you in the amount of—

\$

Important

1. To expedite delivery of the securities allotted to you and to facilitate prompt completion of this transaction, please fill in, sign and return immediately the attached Letter of Instructions to the Federal Reserve Bank of New York, Fiscal Agent of the United States, New York 45, N. Y.

Payment

- 2. If payment for securities allotted is made on or before May 17, 1954, payment must be made at par; if made after May 17, 1954, payment must be made at par plus accrued interest. Payment may be made by check, cash, charge, or credit as follows:
- By Check—The check should be made payable to the order of the FEDERAL RESERVE BANK OF NEW YORK, FISCAL AGENT OF THE UNITED STATES. The securities will not be delivered by this Bank until the proceeds of a check have been collected. The proceeds of a check drawn on the Federal Reserve Bank of New York are immediately available.
- By Cash-Payment may be made in cash.
- By Charge—A member bank may make payment by requesting us to charge its reserve account, or a nonmember clearing bank may make payment by requesting us to charge its clearing account.
- By Credit—(a) If subscriber is a depositary of public moneys qualified under the provisions of Treasury Department Circular No. 92 (Revised), it will be permitted to make payment by credit in the Treasury Tax and Loan Account for securities allotted to it for its own account and for its customers up to any amount for which it shall be qualified in excess of existing deposits.
 - (b) Securities of this issue allotted to a qualified depositary for its own account may be pledged with the Federal Reserve Bank of New York as collateral security for deposits in the Treasury Tax and Loan Account.

Delivery

- 3. (a) Delivery of the securities allotted will be made by the Federal Reserve Bank of New York at its Head Office in New York City, and will not be made before May 17, 1954.
- (b) The securities will be delivered over the counter to a representative of the subscriber, provided the representative presents a letter of authority identifying him and signed officially by the subscriber.

Safekeeping

4. Securities allotted to member banks for their own account may be left with this Bank for safekeeping pursuant to the terms of our Operating Circular No. 14.

FEDERAL RESERVE BANK OF NEW YORK, Fiscal Agent of the United States.

Checked	by
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To	FEDERAL	RESE	EVE B	ANK OF	NEW YORK		MSTRUCTIONS,			
	Fiscal Ag	ent of	f the I	United						
				N. Y.		Attention: Government Bond Department—2nd Floor				
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To	Federal	Reser	ve Ba	nk of	New York					
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of.							t on May 17, 1954, t e United States, in t		\$	
					held subject	t to withdrawal on o	demand the above sum	in payment	dated May 17 1954 due	

Government Bond Department	
The undersigned depositary certifies that it will deposit on May 17, 1954, to the credit	\$
of Federal Reserve Bank of New York, Fiscal Agent of the United States, in the Treasury	
Tax and Loan Account, to be held subject to withdrawal on demand the above sum in payment	
of \$ (par value) 1% percent Treasury Notes of Series A-1959,	dated Ma
February 15, 1959, allotted as per Notice of Allotment received from you.	

ed from you.						
(Name of depositary)						
(Official signature required)	(Title)					
ddress						

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Dated.....

LETTER OF INSTRUCTIONS

То	FEDERAL RESERVE BANK OF NEW YORK,
	Fiscal Agent of the United States, Federal Reserve P. O. Station,
	New York 45, N. Y.

Attention: Government Bond Department-2nd Floor

From (Name and address of Subscriber)	Dated at

On our subscription, numbered as above, for \$

(par amount) of-

UNITED STATES OF AMERICA 1% PERCENT TREASURY NOTES OF SERIES A-1959 DATED MAY 17, 1954, DUE FEBRUARY 15, 1959

which we filed pursuant to the provisions of Treasury Department Circular No. 944, dated May 4, 1954, we have received your notice of allotment stating that the Secretary of the Treasury has allotted notes to us in the amount of—

As requested, we send you the following instructions: Payment for the securities allotted will be made-By charge to our reserve account, which you are authorized to make ☐ By check ☐ By cash By credit to Treasury Tax and Loan Account on our books as indicated on the attached Certificate of Deposit which we have officially executed. Dispose of securities issued, as follows: Denominations of notes desired ☐ 1. Deliver over the counter to the undersigned Denomi-2. Hold in safekeeping (for member bank only) Face amount (Leave this space blank) nation 3. Hold as collateral for Treasury Tax and Loan Account 1 4. Ship to the undersigned 1,000 ☐ 5. Special instructions: 5,000 10,000 100,000 The undersigned (if a bank or trust company) hereby certifies that the securities to be disposed of as indicated in item 2 or 3 above are the sole property of the undersigned. 1,000,000 (IMPORTANT: No changes in delivery instructions will TOTAL be accepted.) This letter of instructions must be signed Submitted by (Please print) officially in the space provided and returned immediately to (Official signature required) (Title) Federal Reserve Bank of New York, Fiscal Agent of the United States. Spaces below are for the use of Federal Reserve Bank of New York Government Bond Department Security Custody Department Safekeeping Department Payment received signed: Checked Deliver against payment of \$..... signed: DELIVERY RECEIPT

Received from Federal Reserve Bank of New York, Fiscal Agent of the United States, the above described securities allotted in the amount indicated above.

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http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

To Subscriber:

On your subscription, numbered as above, for \$

(par amount) of-

UNITED STATES OF AMERICA 1% PERCENT TREASURY NOTES OF SERIES A-1959 DATED MAY 17, 1954, DUE FEBRUARY 15, 1959

which you filed pursuant to the provisions of Treasury Department Circular No. 944, dated May 4, 1954, the Secretary of the Treasury has allotted notes to you in the amount of—

3

	Date	Treas. Tax & Loan Acc.	Charge	Cash	Delivery teller
Allotment					
Premium and/or interest					
Purchase price			Dispo	sition	
Deposit		Over counter	Safekeeping	Gov. Deposit	Ship
Principal due					
Refund		Special delivery instructions			
Balance				RAP CONTRACT	
Accrued interest					
Amount due					

To Subscriber:

On your subscription, numbered as above, for \$

(par amount) of-

UNITED STATES OF AMERICA 1% PERCENT TREASURY NOTES OF SERIES A-1959 DATED MAY 17, 1954, DUE FEBRUARY 15, 1959

which you filed pursuant to the provisions of Treasury Department Circular No. 944, dated May 4, 1954, the Secretary of the Treasury has allotted notes to you in the amount of—

\$

FEDERAL RESERVE BANK OF NEW YORK FILLED ALLOTMENT DELIVERY TICKET

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On your subscription, numbered as above, for \$

(par amount) of-

UNITED STATES OF AMERICA 1% PERCENT TREASURY NOTES OF SERIES A-1959 DATED MAY 17, 1954, DUE FEBRUARY 15, 1959

which you filed pursuant to the provisions of Treasury Department Circular No. 944, dated May 4, 1954, the Secretary of the Treasury has allotted notes to you in the amount of—

ALLOTMENT NOTICE FOR SECURITY FILES

To Subscriber:

On your subscription, numbered as above, for \$

(par amount) of-

UNITED STATES OF AMERICA 1% PERCENT TREASURY NOTES OF SERIES A-1959 DATED MAY 17, 1954, DUE FEBRUARY 15, 1959

which you filed pursuant to the provisions of Treasury Department Circular No. 944, dated May 4, 1954, the Secretary of the Treasury has allotted notes to you in the amount of—

\$

ADVICE TO SUBSCRIBER

To

Subscription No.

Date

Your cash subscription for \$

United States of America 17/8 Percent Treasury Notes of Series A-1959, Dated May 17, 1954, Due February 15, 1959

has been received by this Bank, as fiscal agent of the United States. Pursuant to Treasury Department Circular No. 944, which offers the above-mentioned obligations of the United States, allotment notices will be sent out promptly upon allotment and allotments will be made on the basis and up to the amounts indicated by the Secretary of the Treasury to this Bank.

FEDERAL RESERVE BANK OF NEW YORK,
Fiscal Agent of the United States.

Checked by_____

CARD RECORD

To

Subscription No.

Date

Cash subscription received from above subscriber for \$

United States of America 1% Percent Treasury Notes of Series A-1959, Dated May 17, 1954, Due February 15, 1959



SECURITY FILES COPY

To

Subscription No.

Date

Cash subscription received from above subscriber for \$

United States of America 17/8 Percent Treasury Notes of Series A-1959, Dated May 17, 1954, Due February 15, 1959

(Signature of authorized representative)

http://fraser.stlouisfed.org/ Federal Reserve Bank of St. Louis 1

SECURITY FILES DUE CUSTOMERS OUT

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Date.				1	

Receipt is acknowle	edged	0
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\$.....

par amount of

- ☐ 25/8% CERT. OF IND. SERIES B-1954
- ☐ 2% TREAS. BONDS 1952/54 (JUNE)
- ☐ 21/4% TREAS, BONDS 1952/55
- ☐ 2¼% TREAS. BONDS 1954/56

tendered in payment of your exchange subscription for a like par amount of

- ☐ 11/8% TREAS. CERT. OF IND. SERIES B-1955
- ☐ 1%% TREAS. NOTES OF SERIES A-1959

FEDERAL RESERVE BANK OF NEW YORK
Fiscal Agent of the United States
Government Bond Department
Issues and Redemption Section

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http://fraser.stlouisfed.org/ Teller
Federal Reserve Bank of St. Louis

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No			
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Ilata		
Date	 	

Receipt is acknowledged of subscription

Name

List of Subscribers of \$5,000,000 and over

Address

Amount

exchanging a par amount of-

- ☐ 2%% CERT. OF IND. SERIES B-1954
- 2% TREAS. BONDS 1952/54 (JUNE)
- ☐ 21/4% TREAS. BONDS 1952/55
- 21/4% TREAS. BONDS 1954/56

for a like amount of-

- ☐ 11/8% TREAS. CERT. OF IND. SERIES B-1955
- ☐ 1%% TREAS. NOTES OF SERIES A-1959

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Fiscal Agent of the United States
Government Bond Department
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- □ 11/8% TREAS. CERT. OF IND. SERIES B-1955
- ☐ 1%% TREAS. NOTES OF SERIES A-1959

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- □ 11/8% TREAS. CERT. OF IND. SERIES B-1955
- ☐ 17/8% TREAS. NOTES OF SERIES A-1959

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- ☐ 17/8% TREAS. NOTES OF SERIES A-1959

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Federal Reserve Bank of St. Louis

Cumulative Supplement No. 5 March 1, 1954

DIRECTORY

OF

NEW JERSEY BANKS

Compiled by
WILLIAM H. DILLISTIN

FEDERAL RESERVE BANK
OF NEW YORK
1 9 5 4

DIRECTORY OF NEW JERSEY BANKS

By arrangement with William H. Dillistin and the New Jersey Bankers Association, there is presented herewith Cumulative Supplement No. 5 to the Directory of New Jersey Banks 1804 — 1942, which was compiled by Mr. Dillistin and published by the Association in 1942.

This supplement covers the period from March 31, 1942 to March 1, 1954, and sets forth a brief statement of each addition or change affecting the material in the directory, which has come to our notice since its publication. Following the plan of the directory, the new material is set forth with respect to the banks in the various cities and towns (Part I), arranged in alphabetical order by location. Part I of this supplement also includes the name and location of each bank that now operates a branch or branches outside of its head office city, together with the location of each such branch. There is also included in this supplement a list of additions to Part II of the directory, which is an alphabetical index of all banks regardless of location.

An asterisk (*) preceding the bank name in Part I, as heretofore, indicates an active bank or a branch of an active bank.

This supplement has been prepared by the Federal Reserve Bank of New York in cooperation with the Federal Reserve Bank of Philadelphia, from information derived from sources believed to be reliable. Copies are being distributed to all banking institutions in the State of New Jersey, and will be furnished to others upon request, only upon the understanding that the Federal Reserve Bank of New York does not warrant the completeness and accuracy of the information, and is not responsible for any errors or omissions.

March 1, 1954.

Cumulative Supplement No. 5

DIRECTORY OF NEW JERSEY BANKS

PART I

ALLENHURST

*Allenhurst National Bank and Trust Company (12891) — 1926
Operates an out-of-town branch at Eatontown.

ASBURY PARK

*Asbury Park and Ocean Grove Bank - 1889

Operates out-of-town branches at Neptune and Ocean Grove.

Seacoast Trust Company

. Consolidated May 1950 with Asbury Park National Bank and Trust Company.

ATLANTIC CITY

*Boardwalk National Bank of Atlantic City, The (8800) - 1907

Operates out-of-town branches at Brigantine, Margate City and Somers Point.

BARNEGAT

First National Bank of Barnegat, The

Absorbed by The First National Bank of Toms River.

*First National Bank of Toms River, The (Branch)

BASKING RIDGE

*Somerset Hills National Bank of Bernardsville (Branch)

BAY HEAD

*Ocean County National Bank of Point Pleasant Beach, The, Point Pleasant (Branch)

BAYONNE

Bayonne Trust Company

Absorbed September 1948 by Commercial Trust Company of New Jersey, Jersey City.

*Commercial Trust Company of New Jersey, Jersey City (Branches, 3)

BEACH HAVEN

*Beach Haven National Bank and Trust Company (11658) — 1920
Operates an out-of-town branch at Ship Bottom.

BELLEVILLE

*Fidelity Union Trust Company, Newark (Branch)

First National Bank of Belleville, The

Absorbed March 1951 by Fidelity Union Trust Company, Newark.

BERKELEY HEIGHTS

*Citizens Trust Company of Summit, New Jersey (Branch)

BERNARDSVILLE

Bernardsville National Bank, The

Name changed March 1949 to Somerset Hills National Bank of Bernardsville.

*Somerset Hills National Bank of Bernardsville (69600) - 1903

Originally The Bernardsville National Bank. Operates an out-oftown branch at Basking Ridge.

BLOOMFIELD

Bloomfield Bank and Trust Company

Consolidated June 1952 with The National Newark and Essex Banking Company of Newark,

*Bloomfield Savings Bank - 1871

Formerly The Bloomfield Savings Institution.

Bloomfield Savings Institution, The

Name changed June 1950 to Bloomfield Savings Bank

*National Newark and Essex Banking Company of Newark, The (Branches, 2)

BLOOMINGDALE

*First National Bank of Bloomingdale, The (1266) - 1925.

Operates out-of-town branches at Mountain View and West Milford.

BRIGANTINE

*Boardwalk National Bank of Atlantic City, The (Branch)

CALDWELL

Caldwell National Bank, The

Absorbed December 1950 by The National Newark and Essex Banking Company of Newark.

*National Newark and Essex Banking Company of Newark, The (Branch)

CAMDEN

*Camden Trust Company - 1873.

Operates out-of-town branches at Blackwood, Collingswood, Erlton, Gloucester City, Haddonfield and Runnemede.

*First Camden National Bank and Trust Company (1209) - 1812

Operates an out-of-town branch at Hadden Heights; and also at Philadelphia, Pennsylvania.

CAPE MAY COURT HOUSE

*First National Bank of Cape May Court House, The (7945) — 1905 Operates an out-of-town branch at Villas.

CENTRAL PARK

*City National Bank and Trust Company of Salem, The (Branch)

CLIFTON

*Bank of Alwood - 1949

Chartered December 1949.

Clifton National Bank The

Consolidated August 1949 with Passaic National Bank and Trust Company which thereupon changed its name to Passaic-Clifton National Bank and Trust Company.

Clifton Trust Company

Absorbed June 1949 by First National Bank and Trust Company of Paterson.

*First National Bank and Trust Company of Paterson (Branches, 2)

First National Bank of Clifton, The

Absorbed June 1949 by First National Bank and Trust Company of Paterson.

*Passaic-Clifton National Bank and Trust Company (12205) — 1887

Location of main office moved here July 1950 from Passaic. Operates an out-of-town branch at Passaic.

COLLINGSWOOD

*Camden Trust Company (Branch)

Citizens National Bank of Collingswood, The

Absorbed September 1952 by Camden Trust Company.

CRANFORD

Cranford Trust Company

Merged June 1952 into The Westfield Trust Company which thereupon changed its name to Suburban Trust Company.

*Suburban Trust Company, Westfield (Branch)

DENVILLE

*Morristown Trust Company, The (Branch)

DOVER

*National Union Bank of Dover, The (2076) - 1873.

Operates an out-of-town branch at Wharton.

DUMONT

*County Trust Company, Tenafly (Branch)

Dumont National Bank, The

Merged June 1951 into Tenafly Trust Company which thereupon changed its name to County Trust Company.

EAST NEWARK

*First National Bank and Trust Company of Kearny, The (Branch)

Harrison-Kearny Trust Company

Consolidated September 1952 into The First National Bank and Trust Company of Kearny.

EAST ORANGE

Ampere Bank and Trust Company

Absorbed August 1950 by Fidelity Union Trust Company, Newark.

*Fidelity Union Trust Company, Newark (Branches, 3)

*National Newark and Essex Banking Company of Newark, The, (Branches, 4)

Savings Investment & Trust Company

Consolidated December 1952 into The National Newark and Essex Banking Company of Newark,

EAST PATERSON

*First National Bank in Garfield (Branch)

EATONTOWN

*Allenhurst National Bank and Trust Company (Branch)

First National Bank of Eatontown, The

Consolidated March 1952 with Allenhurst National Bank and Trust Company.

ELIZABETH

*Elizabeth Savings Bank - 1900

A conversion of Germania Mutual Savings Association.

Elizabeth Trust Company

Merged December 1947 into Union County Trust Company.

Germania Mutual Savings Association

Converted September 1947 into Elizabeth Savings Bank.

*Harmonia Savings Bank — 1851

A conversion of Mutual Savings Fund Harmonia.

Mutual Savings Fund Harmonia

Converted July 1947 into Harmonia Savings Bank.

*Union County Trust Company — 1902 Operates an out-of-town branch at Cranford.

ELMER

Elmer Bank

Operating in October 1889. Period of existence not ascertained.

ENGLEWOOD

Citizens National Bank and Trust Company of Englewood, The

Name changed March 1952 to Citizens Northern Valley National Bank of Englewood when The Northern Valley National Bank of Tenafly consolidated with this bank.

*Citizens Northern Valley National Bank of Englewood (4365) - 1890

Formerly The Citizens National Bank and Trust Company of Englewood. Operates an out-of-town branch at Tenafly.

Palisades Trust and Guaranty Company

Name changed January 1946 to Palisades Trust Company.

*Palisades Trust Company — 1902

Originally Palisades Trust and Guaranty Company.

EWING TOWNSHIP

*Trenton Banking Company, The (Branch)

FLEMINGTON

*Hunterdon County National Bank of Flemington, The (892) — 1854

Operates out-of-town branches at High Bridge, Lambertville, and
White House Station.

GARFIELD

*First National Bank in Garfield (13946) — 1934.

Operates an out-of-town branch at East Paterson.

GARWOOD

First National Bank of Garwood, The

Absorbed April 1942 by The Westfield Trust Company.

*Suburban Trust Company (Branch)

GUTTENBERG

Guttenberg Bank and Trust Company

Absorbed May 1950 by Hudson County National Bank, Jersey City.

*Hudson County National Bank, Jersey City (Branch)

Liberty National Bank in Guttenberg

Absorbed July 1948 by Hudson County National Bank, Jersey City.

HACKENSACK

*Peoples Trust Company of Bergen County - 1916

Operates out-of-town branches at Hasbrouck Heights, Lodi, Teaneck, and Westwood.

HARRISON

*First National Bank of Jersey City, The (Branch)

Harrison National Bank, The

Absorbed August 1945 by The First National Bank of Jersey City.

*West Hudson National Bank of Harrison

Operates an out-of-town branch at Kearny,

HIGH BRIDGE

First National Bank of High Bridge, The

Absorbed September 1947 by The Hunterdon County National Bank of Flemington.

*Hunterdon County National Bank of Flemington, The (Branch)

HOBOKEN

*Hudson County National Bank, Jersey City (Branch)

Seaboard Trust Company

Absorbed April 1950 by Hudson County National Bank, Jersey City.

HOHOKUS

*Citizens First National Bank and Trust Company of Ridgewood (Branch)

IRVINGTON

*Fidelity Union Trust Company, Newark (Branch)

Irvington National Bank, The

Absorbed October 1949 by Fidelity Union Trust Company, Newark.

*National State Bank of Newark (Branch)

Former branch office of United States Trust Company of Newark.

JERSEY CITY

*Commercial Trust Company of New Jersey — 1900

Operates three out-of-town branches at Bayonne.

*First National Bank of Jersey City, The (374) - 1864

Operates out-of-town branches at Harrison, Hoboken, and West New York.

Franklin National Bank of Jersey City, The

Absorbed July 1950 by The First National Bank of Jersey City.

*Hudson County National Bank (1182) - 1851

Operates out-of-town branches at Bayonne, Guttenberg and Hoboken.

International Trust Company

Date established not ascertained. Suspended February 1878.

*Trust Company of New Jersey, The - 1899

Operates out-of-town branches at Hoboken, Union City, Weehawken, and West New York.

KEARNY

*First National Bank and Trust Company of Kearny, The (8627) — 1907

Operates an out-of-town branch at East Newark.

LAKEHURST

First National Bank of Lakehurst, The

Absorbed October 1947 by The First National Bank of Toms River, N. J.

*First National Bank of Toms River, N. J., The (Branch)

LAMBERTVILLE

Amwell National Bank of Lambertville, The

Absorbed October 1948 by The Hunterdon County National Bank of Flemington.

*Hunterdon County National Bank of Flemington, The (Branch)

MAPLE SHADE

*Burlington County Trust Company, Moorestown (Branch)
Established August 1945.

MARGATE CITY

*Boardwalk National Bank of Atlantic City, The (Branch)

MAYWOOD

*Rochelle Park Bank, of Rochelle Park, N. J. (Branch)

MENDHAM

*Morris County Savings Bank, The, Morristown (Branch)

METUCHEN

Metuchen National Bank

Absorbed August 1952 by The National Bank of New Jersey, New Brunswick.

*National Bank of New Jersey, The, New Brunswick (Branch)

MILLVILLE

*City National Bank of Millville, The (14673) — 1952 Commenced business July 1952.

MONTCLAIR

Bank of Montclair

Absorbed June 1950 by The National Newark and Essex Banking Company of Newark

First National Bank and Trust Company of Montclair, The

Name changed January 1953 to First National Bank of Montclair.

*First National Bank of Montclair (9339) - 1909.

Formerly The First National Bank and Trust Company of Montclair.

*Montclair Trust Company - 1901

Operates an out-of-town branch at Verona.

*National Newark and Essex Banking Company of Newark, The (Branch)

MOORESTOWN

*Burlington County Trust Company-1890

Operates an out-of-town branch at Maple Shade.

MORRIS PLAINS

*Morristown Trust Company, The (Branch)

MORRISTOWN

American Trust Company

Merged September 1946 into The Morristown Trust Company.

First National Bank of Morristown, The

Consolidated July 1944 with The National Iron Bank of Morristown which thereupon changed its name to The First National Iron Bank of Morristown.

*First National Iron Bank of Morristown, The (1113)-1865

Formerly The National Iron Bank of Morristown. Operates an out-of-town branch at Rockaway.

*Morris County Savings Bank, The - 1874.

Operates an out-of-town branch at Mendham.

*Morristown Trust Company, The-1892

Operates out-of-town branches at Denville and Morris Plains.

National Iron Bank of Morristown, The

Name changed July 1944 to The First National Iron Bank of Morristown when The First National Bank of Morristown was consolidated with this bank.

MOUNTAIN VIEW

*First National Bank of Bloomingdale, The (Branch)
Established October 1951.

NEWARK

Clinton Trust Company

Absorbed December 1947 by Fidelity Union Trust Company.

Columbus Trust Company

Absorbed July 1948 by United States Trust Company of Newark.

Dime Savings Institution, The

Merged March 1949 into United States Savings Bank of Newark, N. J.

*Fidelity Union Trust Company-1875

Operates out-of-town branches at Belleville, East Orange (3) and Irvington.

Merchants and Newark Trust Company of Newark, N. J.

Consolidated June 1949 with the National State Bank of Newark.

*National Newark and Essex Banking Company of Newark, The (1316) — 1804.

Operates out-of-town branches at Bloomfield (2), Caldwell, East Orange (4), Montclair, Orange and South Orange.

*National State Bank of Newark, The (1452)-1812

Operates out-of-town branches at Irvington and Orange.

United States Trust Company of Newark

Absorbed November 1950 by The National State Bank of Newark.

NEW BRUNSWICK

*National Bank of New Jersey, The (587) - 1854.

Operates out-of-town branches at Metuchen and North Brunswick.

NEW MILFORD

*County Trust Company, Tenafly (Branch)

NEW PROVIDENCE

*Summit Trust Company, The (Branch)

NEWTON

*Sussex and Merchants National Bank of Newton, The (925)—1818
Operates an out-of-town branch at Sparta.

NORTH ARLINGTON

North Arlington National Bank, The

Absorbed February 1953 by The Rutherford National Bank

*Rutherford National Bank, The (Branch)

NORTH BRUNSWICK

*National Bank of New Jersey, The New Brunswick (Branch)

NORTH MERCHANTVILLE

Pennsauken Township National Bank.

Originally The Pennsauken Township National Bank of North Merchantville. Name and location changed February 1952 to Pennsauken National Bank, Pennsauken, New Jersey.

Pennsauken Township National Bank of North Merchantville, The Name changed April 1945 to Pennsauken Township National Bank.

NUTLEY

First National Bank of Nutley, The Merged June 1951 into Bank of Nutley.

OCEAN CITY

*National Bank of Ocean City, The (12521) — 1924.

Operates an out-of-town branch at Sea Isle City.

ORANGE

*National Newark and Essex Banking Company of Newark, The (Branch)

*National State Bank of Newark, The (Branch)

Orange First National Bank

Absorbed May 1950 by The National State Bank of Newark.

PALMYRA

*Cinnaminson Bank and Trust Company, Riverton (Branch)
Established June 1948.

PASSAIC

*County Bank and Trust Company, Paterson (Branches, 3)

*Passaic-Clifton National Bank and Trust Company (Branch)

Formerly Passaic National Bank and Trust Company. Principal place of business changed July 1950 to Clifton.

Passaic National Bank and Trust Company

Name changed August 1949 to Passaic-Clifton National Bank and Trust Company when The Clifton National Bank was consolidated with this bank.

Peoples Bank and Trust Company

Originally State Trust and Safe Deposit Company. Merged November 1951 with The Paterson Savings and Trust Company which thereupon changed its name to County Bank and Trust Company, Paterson.

PATERSON

Commercial National Bank of Paterson

Formerly National Union Bank of America in Paterson. Consolidated November 1945 with The Second National Bank of Paterson.

*County Bank and Trust Company - 1869

Formerly The Paterson Savings and Trust Company. Operates out-of-town branches at Passaic (3).

*First National Bank and Trust Company of Paterson (329) — 1864.

Formerly First Paterson National Bank and Trust Company.

Operates out-of-town branches at Clifton (2) and Pompton

Lakes.

First National Bank of Paterson, The

Name changed May 1946 to First Paterson National Bank and Trust Company when The Paterson National Bank was consolidated with this bank.

First Paterson National Bank and Trust Company

Originally The First National Bank of Paterson, Name changed October 1948 to First National Bank and Trust Company of Paterson when The Second National Bank of Paterson was consolidated with this bank.

National Union Bank of America in Paterson

Name changed January 1944 to Commercial National Bank of Paterson.

Paterson National Bank, The

Consolidated May 1946 with The First National Bank of Paterson which thereupon changed its name to First Paterson National Bank and Trust Company.

Paterson Savings and Trust Company, The

A conversion of The Paterson Savings Institution. Name changed November 1951 to County Bank and Trust Company when Peoples Bank and Trust Company, Passaic, was merged with this bank.

Paterson Savings Institution, The

Converted September 1947 into The Paterson Savings and Trust Company.

Second National Bank of Paterson, The

Consolidated October 1948 with First Paterson National Bank and Trust Company which thereupon changed its name to First National Bank and Trust Company of Paterson.

United States Trust Company of Paterson, New Jersey

Consolidated August 1951 with First National Bank and Trust Company of Paterson.

PENNSAUKEN

*Pennsauken National Bank (12903) - 1926

Formerly The Pennsauken Township National Bank of North Merchantville, North Merchantville, New Jersey.

POINT PLEASANT

*Ocean County National Bank of Point Pleasant Beach, The (5712) - 1901.

Operates an out-of-town branch at Bay Head.

POMPTON LAKES

*First National Bank and Trust Company of Paterson (Branch)

North Jersey National Bank of Pompton Lakes

Absorbed January 1953 by First National Bank and Trust Company of Paterson.

PORT NORRIS

*People's Bank of Port Norris, The — 1944 Established May 1944.

RED BANK

Second National Bank and Trust Company of Red Bank, The

Name changed February 1952 to The Second National Bank of Red Bank,

*Second National Bank, The (2257) - 1875.

Formerly The Second National Bank and Trust Company of Red Bank,

RIDGEWOOD

*Citizens First National Bank and Trust Company of Ridgewood (11759) — 1920.

Operates an out-of-town branch at Hohokus.

RIVERTON

*Cinnaminson Bank and Trust Company
Operates an out-of-town branch at Palmyra.

ROCHELLE PARK

*Rochelle Park Bank, of Rochelle Park, N. J. — 1928.

Operates an out-of-town branch at Maywood.

RUTHERFORD

*Rutherford National Bank, The (5005) - 1895.

Operates out-of-town branches at Carlstadt, East Rutherford, Lyndhurst (2) and North Arlington.

SALEM

*City National Bank and Trust Company of Salem, The (3922) — 1888.

Operates an out-of-town branch at Central Park.

SCOTCH PLAINS

*Suburban Trust Company, Westfield (Branch)

SEA ISLE CITY

*National Bank of Ocean City, The (Branch)

SEASIDE HEIGHTS

*First National Bank of Toms River, N. J., The (Branch)

Established originally in June 1944 as a branch of Ocean County Trust Company, Toms River.

SHIP BOTTOM

*Beach Haven National Bank and Trust Company (Branch)

SOMERS POINT

*Boardwalk National Bank of Atlantic City, The (Branch)

SOUTH ORANGE

*National Newark and Essex Banking of Newark, The (Branch)

SOUTH RIVER

*First National Bank of South River, The (6179) — 1902. Operates an out-of-town branch at Spotswood.

SPARTA

*Sussex and Merchants National Bank of Newton, The (Branch)

SPOTSWOOD

*First National Bank of South River, The (Branch)

SUMMIT

*Citizens Trust Company of Summit, New Jersey — 1923.

Operates an out-of-town branch at Berkeley Heights.

*Summit Trust Company, The - 1909.

Operates an out-of-town branch at New Providence.

TEANECK

*Garden State National Bank of Teaneck, The (12402) — 1923
Formerly The West Englewood National Bank,

West Englewood National Bank, The

Name changed June 1948 to The Garden State National Bank of Teaneck.

TENAFLY

*Citizens Northern Valley National Bank of Englewood (Branch)

*County Trust Company - 1926.

Operates an out-of-town branch at Dumont and New Milford.

Northern Valley National Bank of Tenafly, The

Consolidated March 1952 with The Citizens National Bank and Trust Company of Englewood which thereupon changed its name to Citizens Northern Valley National Bank of Englewood.

Tenafly Trust Company

Name changed June 1951 to County Trust Company when The Dumont National Bank was merged into this bank.

TOMS RIVER

*First National Bank of Toms River, The (2509) - 1881.

Operates out-of-town branches at Barnegat, Lakehurst and Seaside Heights.

Ocean County Trust Company

Consolidated September 1944 with The First National Bank of Toms River, N. J.

TRENTON

*Trenton Banking Company, The - 1804

Operates an out-of-town branch at Ewing Township.

TUCKERTON

*First National Bank of Tuckerton, The (14667) — 1952 Commenced business April 1952.

UNION

*First State Bank of Union - 1953.

Authorization certificate issued July 1953. Commenced business November 1953.

UNION CITY

Commonwealth-Merchants Trust Company

Name changed January 1946 to Commonwealth Trust Company.

*Commonwealth Trust Company - 1905

Formerly Commonwealth-Merchants Trust Company. Operates out-of-town branches at North Bergen and Weehawken.

First National Bank of Union City, The

Absorbed December 1946 by Hudson Trust Company.

*Hudson Trust Company — 1890

Operates two out-of-town branches at Hoboken.

VERONA

*Montclair Trust Company (Branch)

Verona Trust Company

Absorbed September 1951 by Montclair Trust Company.

VILLAS

*First National Bank of Cape May Court House, The (Branch)

WEEHAWKEN

*Commonwealth Trust Company, Union City (Branch)

Hamilton National Bank of Weehawken, The

Absorbed December 1942 by Commonwealth-Merchants Trust Company, Union City.

WEST ENGLEWOOD (See Teaneck)

WEST NEW YORK

*First National Bank of Jersey City, The (Branch)

National Bank of West New York

Absorbed December 1944 by The First National Bank of Jersey City.

WESTFIELD

*Suburban Trust Company — 1903.

Formerly The Westfield Trust Company. Operates out-of-town branches at Cranford, Garwood and Scotch Plains.

Westfield Trust Company, The

Name changed June 1952 to Suburban Trust Company when Cranford Trust Company merged into this bank.

WEST MILFORD

*First National Bank of Bloomingdale, The (Branch)

WHARTON

*National Union Bank of Dover, The (Branch)

WHITE HOUSE STATION

*Hunterdon County National Bank of Flemington, The (Branch)

PART II

BANKS OF NEW JERSEY ARRANGED BY NAME

(Additions to original list published March 31, 1942)

Name	Location
Bank of Allwood	Clifton
Bloomfield Savings Bank	Bloomfield
City National Bank of Millville, The	Millville
Citizens Northern Valley National Bank of Englewood	Englewood
Commercial National Bank of Paterson	Paterson
County Bank and Trust Company	Paterson
County Trust Company	Tenafly
Elizabeth Savings Bank	Elizabeth
Elmer Bank	Elmer
First National Bank and Trust Company of Paterson	Paterson
First National Bank of Montclair	
First National Bank of Tuckerton, The	Tuckerton
First National Iron Bank of Morristown, The	Morristown
First Paterson National Bank and Trust Company	Paterson
First State Bank of Union	Union
Garden State National Bank of Teaneck, The	Teaneck
Harmonia Savings Bank	Elizabeth
International Trust Company	Jersey City
Palisades Trust Company	Englewood
Passaic-Clifton National Bank and Trust Company	Clifton
Passaic-Clifton National Bank and Trust Comany	Passaic
Paterson Savings and Trust Company, The	Paterson
Pennsauken Township National Bank North	Merchantville
People's Bank of Port Norris, The	Port Norris
Second National Bank of Red Bank, The	Red Bank
Somerset Hills National Bank of Bernardsville	Bernardsville
Suburban Trust Company	Westfield

Cumulative Supplement No. 4

MARCH 1, 1954

Historical Directory

of the BANKS of the STATE of NEW YORK

Compiled by

WILLIAM H. DILLISTIN

FEDERAL RESERVE BANK
OF NEW YORK
1 9 5 4

OF THE STATE OF NEW YORK

By arrangement with William H. Dillistin and the New York State Bankers Association, there is presented herewith Cumulative Supplement No. 4 to the Historical Directory of the Banks of the State of New York, which was compiled by Mr. Dillistin and published by the Association in October, 1946.

This supplement covers the period from October 1, 1946 to March 1, 1954, and sets forth a brief statement of each addition or change affecting the material in the directory, which has come to our notice since the directory was published. Following the plan of the directory, the new material is presented first with respect to banks in the City of New York (Part I), and then with respect to banks in other cities and towns (Part II), arranged in alphabetical order by location. There is also included in this supplement a list of additions to Part III of the directory, which is an alphabetical index of all bank names regardless of location.

The superior letters preceding bank names in Parts I and II have the same meanings as in the original directory, as follows:

*Bank in active operation.

*Out-of-town branch of an active bank.

This supplement has been prepared by the Federal Reserve Bank of New York, from information derived from sources believed to be reliable. Copies are being distributed to all banking institutions in the State of New York, and will be furnished to others upon request, only upon the understanding that this Bank does not warrant the completeness and accuracy of the information, and is not responsible for any errors or omissions.

March 1, 1954

Cumulative Supplement No. 4

OF THE STATE OF NEW YORK

PART I

CITY OF NEW YORK

- *American Trust Company (Second)—1929. Formerly Pan American Trust Company.
- *Atlantic Bank of New York—1926. Formerly Bank of Athens Trust Company.
 - Bank of Athens Trust Company. Name changed October 1953 to Atlantic Bank of New York when Hellenic Bank Trust Company was merged into this bank.
 - Bank of New York—Name changed April 1948 to Bank of New York and Fifth Avenue Bank when The Fifth Avenue Bank of New York was merged into this bank.
- *Bank of New York, The—1784. Formerly Bank of New York and Fifth Avenue Bank.
- Bank of New York and Fifth Avenue Bank. Formerly Bank of New York. Name changed May 1952 to The Bank of New York.
- Bank of Yorktown. Merged November 1949 into The Marine Midland Trust Company of New York.
- *Bankers Trust Company—1903. Acquired The Bayside National Bank of New York, The Commercial National Bank and Trust Company, Flushing National Bank in New York, Lawyers Trust Company, and Title Guaranty and Trust Company in addition to those previously listed.
- Bayside National Bank of New York, The—Bayside, Queens. Merged January 1953 into Bankers Trust Company.
- *Belgian-American Bank & Trust Company—1952. Chartered December 1952: commenced business January 1953.
- Boulevard Bank—Forest Hills, Queens. Absorbed May 1948 by Sterling National Bank & Trust Company of New York.
- Brooklyn Trust Company—Brooklyn. Merged October 1950 into Manufacturers Trust Company.
- Bushwick Savings Bank—Brooklyn—1873. Formerly The Bushwick Savings Bank.

- Bushwick Savings Bank, The—Brooklyn. Name changed March 1952 to Bushwick Savings Bank.
- ^ACanadian Bank of Commerce Trust Company, The—1951. Chartered October 1951.
 - Central Hanover Bank and Trust Company. Name changed June 1951 to The Hanover Bank.
- *Chemical Bank & Trust Company—1929. Acquired The Continental Bank & Trust Company of New York and The National Safety Bank and Trust Company of New York in addition to those previously listed.
 - Commercial National Bank and Trust Company of New York, The. Merged May 1951 into Bankers Trust Company.
- ^ACommercial State Bank and Trust Company of New York—1953. Formerly Modern Industrial Bank.
 - Continental Bank & Trust Company of New York, The. Absorbed April 1948 by Chemical Bank & Trust Company.
 - Dry Dock Savings Institution. Name changed December 1949 to Dry Dock Savings Bank.
- ^aDry Dock Savings Bank—1848. Formerly Dry Dock Savings Institution.
- Fidelity National Bank in New York, The—Elmhurst, Queens. Absorbed May 1947 by Manufacturers Trust Company.
- Fifth Avenue Bank of New York, The. Merged April 1948 into Bank of New York which thereupon changed its name to Bank of New York and Fifth Avenue Bank.
- Flushing National Bank in New York—Flushing, Queens. Absorbed December 1950 by Bankers Trust Company.
- Fulton Trust Company of New York. Merged September 1949 into The New York Trust Company.
- ^AHanover Bank, The—1873. Formerly Central Hanover Bank and Trust Company.
 - Hellenic Bank Trust Company. Merged October 1953 into Bank of Athens Trust Company which thereupon changed its name to Atlantic Bank of New York.
 - Lawyers Trust Company. Merged September 1950 into Bankers Trust Company.
- ^AManufacturers Trust Company—1905. Acquired Brooklyn Trust Company, The National Bronx Bank of New York and Peoples Industrial Bank in addition to those previously listed.
- *Marine Midland Trust Company of New York, The—1907. Acquired Bank of Yorktown in addition to those previously listed.

- Mariner Harbor National Bank, The—Port Richmond, Richmond. Name changed October 1950 to The Richmond County National Bank of Port Richmond.
- ^AMetropolitan Industrial Bank—Brooklyn—1929. Formerly Montrose Industrial Bank.
 - Modern Industrial Bank. Formerly located in Brooklyn. Converted January 1953 into a trust company under name of Commercial State Bank and Trust Company of New York.
 - Modern Industrial Bank—Brooklyn. Location changed February 1950 to Manhattan.
 - Montrose Industrial Bank—Brooklyn. Name changed January 1950 to Metropolitan Industrial Bank.
- Nassau Banking Company, The-1878. Reported in March 1882 as being in liquidation.
- National Bronx Bank of New York, The. Absorbed November 1949 by Manufacturers Trust Company.
- National Safety Bank and Trust Company of New York, The. Merged March 1951 into Chemical Bank & Trust Company.
- *New York Trust Company, The—1889. Acquired Fulton Trust Company of New York in addition to those previously listed.
- North River Savings Bank. Merged February 1949 into The Bowery Savings Bank.
- Pan American Trust Company. Name changed February 1950 to American Trust Company.
- Peoples Industrial Bank. Absorbed September 1953 by Manufacturers Trust Company.
- ARichmond County National Bank of Port Richmond, The—Richmond— (8194)—1906. Formerly The Mariner Harbor National Bank.
- ARoyal Bank of Canada Trust Company, The-1951. Chartered May 1951.
- ^AStaten Island National Bank & Trust Company of New York—Port Richmond, Richmond—(6198)—1902. Acquired West New Brighton Bank in addition to one previously listed.
 - Title Guarantee and Trust Company. Banking business acquired August 1950 by Bankers Trust Company.
 - West New Brighton Bank—Richmond. Merged October 1951 into Staten Island National Bank & Trust Company of New York.

PART II

STATE OF NEW YORK

(Except City of New York)

ADAMS

- Citizens and Farmers Trust Company, Adams, New York. Merged March 1947 into The Northern New York Trust Company, Watertown
- BNorthern New York Trust Company, The, Watertown.

ALBANY

- *Albany Savings Bank—1820. Should read as stated and not "The Albany Savings Bank."
- *First Trust Company of Albany-1926. Operates an out-of-town branch at Colonie.
- ^AIndustrial Bank of Commerce of Albany—1915.... Formerly Morris Plan Industrial Bank of Albany.
 - Morris Plan Industrial Bank of Albany. Name changed November 1946 to Industrial Bank of Commerce of Albany.
- *National Commercial Bank and Trust Company of Albany, The (1301)— 1865. Operates out-of-town branches at Colonie, Hudson, Menands and Rensselaer (2) in addition to those previously listed.
- *State Bank of Albany—1937. Operates out-of-town branches at Amsterdam, Chatham, Menands and Watervliet in addition to those prevoiusly listed.

ALBION

- Marine Midland Trust Company of Albion. Merged April 1951 into The Marine Trust Company of Western New York, Buffalo.
- ^BMarine Trust Company of Western New York, The, Buffalo.

AMHERST

^BMarine Trust Company of Western New York, The, Buffalo.

AMSTERDAM

- Amsterdam City National Bank, The. Merged October 1952 into The Manufacturers National Bank of Troy.
- Farmers National Bank of Amsterdam, The. Merged January 1953 into State Bank of Albany.

Manufacturers National Bank of Troy, The.

BState Bank of Albany.

ARLINGTON

BFirst National Bank of Poughkeepsie, The.

Vassar Bank. Consolidated February 1947 with The First National Bank of Poughkeepsie.

ATTICA

Bank of Attica, The. Merged November 1946 into The Marine Trust Company of Buffalo.

BMarine Trust Company of Western New York, The, Buffalo.

AUBURN

Industrial Bank of Central New York, Syracuse. This branch absorbed June 1953 into Auburn Trust Company.

*National Bank of Auburn, The (1345)—1865. Operates an out-of-town branch at Locke, in addition to one previously listed.

Wm. H. Seward & Co. Absorbed December 1951 by Auburn Trust Company.

BABYLON

*Bank of Babylon—1913. Operates an out-of-town branch at Deer Park.

BARKER

BMarine Trust Company of Western New York, The, Buffalo.

Somerset National Bank of Barker, The. Absorbed January 1950 by Niagara County National Bank and Trust Company, Lockport.

BAY SHORE

*South Side Bank—1887. Formerly South Side Bank of Bay Shore, N. Y. Operates an out-of-town branch at Brentwood.

South Side Bank of Bay Shore, N. Y. Name changed August 1950 to South Side Bank.

BEACON

*Fishkill National Bank of Beacon, The (35)—1863. Operates an outof-town branch at Fishkill.

BEDFORD

BCounty Trust Company, The, White Plains.

BELLMORE

First National Bank of Bellmore, The. Merged December 1953 into The Franklin National Bank of Franklin Square. BFranklin National Bank of Franklin Square, The.

BETHPAGE

BHempstead Bank.

BINGHAMTON

- ^AFirst National Bank of Binghamton, N. Y. (202)—1864. Originally First National Bank of Binghamton. Name changed January 1947. Operates an out-of-town branch at Westover.
 - Marine Midland Trust Company of Binghamton. Merged October 1953 into Elmira Bank & Trust Company which thereupon changed its name to Marine Midland Trust Company of Southern New York, Elmira.
- BMarine Midland Trust Company of Southern New York, Elmira (3).

BOONVILLE

- Bank of Boonville. Private bank established March 1866 with Joseph R. Tharratt as president and Clark Dodge as cashier. Succeeded 1876 by The First National Bank of Boonville.
- Dodge & Sharratt (Tharratt). Delete. (See Bank of Boonville.)
- *First National Bank of Boonville, The (2320)—1876. Succeeded Bank of Boonville.

BRENTWOOD

BSouth Side Bank, Bay Shore.

BRONXVILLE

- Bronxville Trust Company. Consolidated January 1952 into First National Bank of New Rochelle which thereupon changed its name to First Westchester National Bank of New Rochelle.
- ^BFirst Westchester National Bank of New Rochelle.

BUFFALO

- ^AFirst National Bank of Buffalo (13441)—1930. Formerly The Niagara National Bank of Buffalo. Operates an out-of-town branch at Cheektowaga.
- ^ALiberty Bank of Buffalo—1882. Operates out-of-town branches at Niagara Falls and Williamsville.
- *Manufacturers and Traders Trust Company—1893. Operates out-oftown branches at Eggertsville, Lockport, Niagara Falls, Tonawanda, West Seneca and Woodlawn in addition to those previously listed.
- Marine Trust Company of Buffalo. Name changed April 1951 to The Marine Trust Company of Western New York when Power City Trust Company, Niagara Falls, was merged into this bank.

- *Marine Trust Company of Western New York, The—1919. Originally The Marine Trust Company of Buffalo. Operates out-of-town branches at Albion, Amherst, Attica, Barker, Hamburg, Lackawanna, Lewiston, Lockport, Medina, Middleport, Niagara Falls (4), North Tonawanda (2), Tonawanda (2) and Wilson in addition to those previously listed.
 - Niagara National Bank of Buffalo, The. Name changed June 1950 to First National Bank of Buffalo.
 - Szczukowski, Victor B. Private banker established 1921. Absorbed December 1930 by The East Side National Bank of Buffalo.

CANAJOHARIE

⁴First National Bank of Canajoharie (1122)—1865. Operates an outof-town branch at Fonda in addition to those previously listed.

CANANDAIGUA

- ^BLincoln Rochester Trust Company, Rochester.
 - Ontario County Trust Company. Merged February 1948 into Lincoln Rochester Trust Company.

CEDARHURST

^APeninsula National Bank of Cedarhurst, The (11854)—1920. Operates an out-of-town branch at Hewlett.

CENTER MORICHES

- Center Moriches Bank. Name changed June 1949 to South Bay Bank when The Eastport National Bank was merged into this bank.
- South Bay Bank—1902. Originally Center Moriches Bank. Operates an out-of-town branch at Eastport.

CHATHAM

BState Bank of Albany.

State Bank, Chatham, New York. Merged July 1953 into State Bank of Albany.

CHEEKTOWAGA

BFirst National Bank of Buffalo.

CHERRY CREEK

^BChautauqua National Bank & Trust Company of Jamestown.

CHURCHVILLE

BSecurity Trust Company of Rochester.

State Bank of Churchville. Merged July 1950 into Security Trust Company of Rochester.

CICERO

*Cicero State Bank—1926. Operates an out-of-town branch at North Syracuse.

COHOES

Manufacturers Bank of Cohoes, The. Absorbed August 1948 by The National City Bank of Troy.

BNational City Bank of Troy, The.

COLONIE

BFirst Trust Company of Albany.

BNational Commercial Bank and Trust Company of Albany, The.

COPAKE

BFarmers National Bank of Hudson, The.

COPENHAGEN

Copenhagen National Bank, The. Absorbed October 1947 by the Northern New York Trust Company, Watertown.

BNorthern New York Trust Company, The, Watertown.

CORNING

Corning Trust Company. Absorbed January 1948 by Lincoln Rochester Trust Company.

^BLincoln Rochester Trust Company, (2) Rochester.

CORTLAND

Marine Midland Trust Company of Cortland. Merged October 1953 into Elmira Bank & Trust Company which thereupon changed its name to Marine Midland Trust Company of Southern New York, Elmira.

^BMarine Midland Trust Company of Southern New York, Elmira.

CROTON ON HUDSON

^BCounty Trust Company, The, White Plains.

First National Bank of Croton on Hudson, The. Merged April 1953 into The County Trust Company, White Plains.

CROWN POINT

Wyman, J. W. Voluntary liquidation January 1948.

CUTCHOGUE

First National Bank of Cutchogue, The. Merged January 1951 into The North Fork Bank and Trust Company, Mattituck.

BNorth Fork Bank and Trust Company, The, Mattituck.

DANSVILLE

Citizens Bank & Trust Company. Merged September 1947 into Security Trust Company of Rochester.

Merchants and Farmers National Bank of Dansville, The. Merged February 1952 into Union Trust Company of Rochester.

^BSecurity Trust Company of Rochester.

BUnion Trust Company of Rochester.

DEER PARK

Bank of Babylon.

DE WITT

BLincoln National Bank and Trust Company of Syracuse.

EASTCHESTER

^BFirst National Bank & Trust Company of Tuckahoe, The.

EAST NORTHPORT

BFirst Suffolk National Bank of Huntington.

EASTPORT

Eastport National Bank, The. Merged June 1949 into Center Moriches Bank which thereupon changed its name to South Bay Bank.

BSouth Bay Bank, Center Moriches.

EAST ROCKAWAY

East Rockaway National Bank & Trust Company. Merged January 1954 into The Meadow Brook National Bank of Freeport.

BMeadow Brook National Bank of Freeport, The.

EAST WORCESTER

Mitchell & Co., P. H. Private bankers at Schenevus 1876-84; were also acting as such at East Worcester in 1875.

EBENEZER

Ebenezer State Bank, The. Merged May 1948 into Manufacturers and Traders Trust Company, Buffalo.

EDWARDS

Edwards National Bank, The. Converted January 1952 into State Bank of Edwards and Star Lake.

*State Bank of Edwards and Star Lake—1952. Originally The Edwards National Bank. Operates an out-of-town branch at Star Lake.

EGGERTSVILLE

^BManufacturers and Traders Trust Company, Buffalo.

ELMIRA

- Elmira Bank & Trust Company. Name changed October 1953 to Marine Midland Trust Company of Southern New York when Marine Midland Trust Company of Binghamton, Marine Midland Trust Company of Cortland and Workers Trust Company, Johnson City merged into this bank.
- *Marine Midland Trust Company of Southern New York—1939. Formerly Elmira Bank & Trust Company. Operates out-of-town branches at Binghamton (3), Cortland, Elmira Heights, Endicott, Horseheads, Johnson City and Watkins Glen.

ELMIRA HEIGHTS

BMarine Midland Trust Company of Southern New York, Elmira.

ELMONT

^BFranklin National Bank of Franklin Square, The.

ENDICOTT

- *Endicott Trust Company—1919. Operates out-of-town branches at Endwell and Vestal.
- BMarine Midland Trust Company of Southern New York, Elmira.
- Union Trust Company of Endicott. Merged December 1946 into Marine Midland Trust Company of Binghamton.

ENDWELL

BEndicott Trust Company.

FARMINGDALE

- Bank of Farmingdale, The. Consolidated May 1952 into The Franklin National Bank of Franklin Square.
- BFranklin National Bank of Franklin Square, The.

FAYETTEVILLE

^BMerchants National Bank & Trust Company of Syracuse, The.

FISHKILL

- BFishkill National Bank of Beacon.
- ^AFishkill Savings Bank—1857. Formerly Fishkill Savings Institution.
- Fishkill Savings Institution. Name changed January 1951 to Fishkill Savings Bank.

FLORAL PARK

First National Bank of Floral Park, The. Merged September 1952 into The Franklin National Bank of Franklin Square.

BFranklin National Bank of Franklin Square, The.

FONDA

BFirst National Bank of Canajoharie.

National Mohawk River Bank of Fonda, The. Absorbed January 1953 by First National Bank of Canajoharie.

FORT EDWARD

Fort Edward National Bank, The. Absorbed November 1950 by Glens Falls National Bank and Trust Company, Glens Falls.

^BGlens Falls National Bank and Trust Company.

FRANKLIN SQUARE

- ^AFranklin National Bank of Franklin Square, The (12997)—1926.

 Originally The Franklin Square National Bank. Operates out-oftown branches at Bellmore, Elmont, Farmingdale, Floral Park,
 Levittown and Rockville Center.
 - Franklin Square National Bank, The. Name changed August 1949 to The Franklin National Bank of Franklin Square.

FREEPORT

- First National Bank and Trust Company of Freeport, The. Name changed November 1949 to The Island National Bank of Freeport when The First National Bank of Merrick, N. Y. was consolidated with this bank.
- Island National Bank of Freeport, The. Name changed November 1949 to The Meadowbrook National Bank of Freeport.
- Meadowbrook National Bank of Freeport, The. Formerly The Island National Bank of Freeport. Name changed January 1950 to The Meadow Brook National Bank of Freeport.
- *Meadow Brook National Bank of Freeport, The (7703)—1905. Formerly The Meadowbrook National Bank of Freeport. Operates out-of-town branches at East Rockaway, Lynbrook, Manhasset (2), Merrick, Port Washington (2), Wantagh and West Hempstead.

FULTON

Citizens National Bank and Trust Company of Fulton. Merged October 1952 into Oswego County National Bank, Oswego.

^BMarine Midland Trust Company of Central New York, Syracuse.

GARDEN CITY

- Garden City Bank and Trust Company. Name changed February 1953 to Long Island Trust Company when Bank of Great Neck merged into this bank.
- ^ALong Island Trust Company—1923. Formerly Garden City Bank and Trust Company. Operates an out-of-town branch at Great Neck.

GLEN COVE

- *Glen Cove Nassau Union Trust Company—1892. Formerly Glen Cove Trust Company.
- Glen Cove Trust Company. Name changed October 1953 to Glen Cove Nassau Union Trust Company when The Nassau Union Bank was merged into this bank.
- Nassau Union Bank, The. Merged October 1953 into Glen Cove Trust Company which thereupon changed its name to Glen Cove Nassau Union Trust Company.

GLENS FALLS

- ^AFirst National Bank of Glens Falls, The (980)—1865. Operates an outof-town branch at South Glens Falls in addition to one previously listed.
- *Glens Falls National Bank and Trust Company (1293)—1865. Operates an out-of-town branch at Fort Edward.

GOSHEN

- ^ABank of Orange County, The—1952. Formerly The National Bank of Orange County of Goshen. Operates out-of-town branches at Rosendale and Woodstock.
 - National Bank of Orange County of Goshen, The. Converted May 1952 to a State chartered institution under new name of The Bank of Orange County.

GREAT NECK

- Bank of Great Neck. Merged February 1953 into Garden City Bank and Trust Company which thereupon changed its name to Long Island Trust Company.
- BLong Island Trust Company, Garden City.
- *National Bank of Great Neck (14699)—1954. Certificate of authority to commence business issued January 1954. Opened for business January 1954.

GREECE

^BSecurity Trust Company of Rochester.

GREENPORT

- ⁴First National Bank of Greenport, The (334)—1864. Operates an outof-town branch at Shelter Island.
 - Peoples National Bank of Greenport, The. Merged December 1953 into The North Fork Bank and Trust Company, Mattituck.
- BNorth Fork Bank and Trust Company, The, Mattituck.

HAMBURG

- Bank of Hamburgh. Merged September 1952 into The Marine Trust Company of Western New York, Buffalo.
- ^BMarine Trust Company of Western New York, The, Buffalo.
- People's Bank of Hamburgh, The. Name changed January 1954 to The Peoples Bank of Hamburg.
- *Peoples Bank of Hamburg, The—1891. Formerly The People's Bank of Hamburgh.

HAMILTON

- National Hamilton Bank, The. Absorbed December 1949 by The Oneida Valley National Bank of Oneida.
- BOneida Valley National Bank of Oneida, The.

HAMMONDSPORT

- Bank of Hammondsport, The. Absorbed September 1951 by Lincoln Rochester Trust Company, Rochester.
- BLincoln Rochester Trust Company, Rochester.

HEMPSTEAD (Town)

BNassau County Trust Company, Mineola.

HEMPSTEAD (Village)

^AHempstead Bank—1887. Operates out-of-town branches at Bethpage, Levittown and Syosset.

HEWLETT

^BPeninsula National Bank of Cedarhurst, The.

HORNELL

Barnes & Co., C. Private Bankers in 1864.

HORSEHEADS

^BMarine Midland Trust Company of Southern New York, Elmira.

HUDSON

- ^AFarmers National Bank of Hudson, The (990)—1865. Operates an outof-town branch at Copake.
 - Hudson River Trust Company. Absorbed August 1952 into The National Commercial Bank and Trust Company of Albany.
- ^BNational Commercial Bank and Trust Company of Albany, The.

HUNTINGTON

- First National Bank of Huntington. Name changed December 1952 to First Suffolk National Bank of Huntington when The First National Bank and Trust Company of Northport consolidated with this bank.
- First National Bank and Trust Company of Huntington. Originally The First National Bank of Huntington. Name changed November 1951 to First National Bank of Huntington.
- ^AFirst Suffolk National Bank of Huntington (6587)—1903. Formerly First National Bank of Huntington. Operates out-of-town branches at East Northport and Northport (2).

IRONDEQUOIT

^BGenesee Valley Trust Company, Rochester.

JAMESTOWN

- Chautauqua National Bank & Trust Company of Jamestown (1563)— 1865. Formerly The National Chautauqua County Bank of Jamestown. Operates out-of-town branches at Cherry Creek, South Dayton and Westfield.
- ^AFirst National Bank of Jamestown, The (548)—1864. Operates an outof-town branch at Lakewood.
 - National Chautauqua County Bank of Jamestown, The. Name changed December 1951 to Chautauqua National Bank & Trust Company of Jamestown when Union Trust Company of Jamestown merged into this bank.
 - Union Trust Company of Jamestown, N. Y. Merged December 1951 into The National Chautauqua County Bank of Jamestown under new name of Chautauqua National Bank & Trust Company of Jamestown.

JOHNSON CITY

- BMarine Midland Trust Company of Southern New York, Elmira.
- Workers Trust Company. Merged October 1953 into Elmira Bank & Trust Company which thereupon changed its name to Marine Midland Trust Company of Southern New York, Elmira.

KATONAH

*Northern Westchester Bank—1918. Operates an out-of-town branch at Yorktown Heights.

KINGSTON

*Kingston Trust Company—1919. Operates an out-of-town branch at Phoenicia.

LACKAWANNA

^BMarine Trust Company of Western New York, The, Buffalo. In addition to one previously listed.

LAKEWOOD

^BFirst National Bank of Jamestown, The.

LARCHMONT

Bank of Westchester, The, Yonkers (Branches, 2). Merged July 1947 into The County Trust Company, White Plains.

^BCounty Trust Company, The, (2) White Plains. Formerly branches of The Bank of Westchester, Yonkers.

LATHAM

BNational City Bank of Troy, The.

LEVITTOWN

³Franklin National Bank of Franklin Square, The.

BHempstead Bank.

LEWISTON

^BMarine Trust Company of Western New York, The, Buffalo.

LIMA

BGenesee Valley Trust Company, Rochester.

LOCKE

Citizens Bank of Locke, N. Y., The—1895. Absorbed June 1953 by The National Bank of Auburn.

BNational Bank of Auburn, The.

LOCKPORT

Lockport Exchange Trust Company. Merged November 1949 into Manufacturers and Traders Trust Company, Buffalo.

^BManufacturers and Traders Trust Company, Buffalo.

^BMarine Trust Company of Western New York, The, Buffalo.

Niagara County National Bank and Trust Company. Merged April 1951 into The Marine Trust Company of Western New York, Buffalo.

LYNBROOK

BMeadow Brook National Bank of Freeport, The.

Peoples National Bank of Lynbrook. Formerly The Peoples National Bank and Trust Company of Lynbrook, name changed January 1947. Consolidated October 1952 into The Meadow Brook National Bank of Freeport.

MALONE

BNorthern New York Trust Company, The, Watertown.

People's Trust Company of Malone, The. Merged February 1953 into The Northern New York Trust Company, Watertown.

MANHASSET

BMeadow Brook National Bank of Freeport (2).

MANLIUS

^BMarine Midland Trust Company of Central New York, Syracuse.

MAPLE VIEW

Backus, G. B. (See G. B. Backus, Union Springs).

MASSAPEQUA

BFort Neck National Bank of Seaford, The.

MASSENA

First National Bank and Trust Company of Massena, The. Merged February 1953 into The Northern New York Trust Company, Watertown.

^BNorthern New York Trust Company, The, Watertown.

MATTITUCK

Mattituck National Bank and Trust Company, The. Converted December 1950 to a State chartered institution under new name of The North Fork Bank and Trust Company.

*North Fork Bank and Trust Company, The—1950. Originally The Mattituck National Bank and Trust Company. Operates out-of-town branches at Cutchogue and Greenport.

MATTYDALE

^BFirst Trust & Deposit Company, Syracuse.

MAYFAIR

BSchenectady Trust Company, The.

MEDINA

BMarine Trust Company of Western New York, The, Buffalo.

Medina Trust Company. Merged April 1951 into The Marine Trust Company of Western New York, Buffalo.

MENANDS

BNational Commercial Bank and Trust Company of Albany, The.

BState Bank of Albany.

MERRICK

First National Bank of Merrick, N. Y., The. Consolidated November 1949 with The First National Bank and Trust Company of Freeport under new name of The Island National Bank of Freeport (changed to The Meadow Brook National Bank of Freeport).

BMeadow Brook National Bank of Freeport, The.

MIDDLEPORT

BMarine Trust Company of Western New York, The, Buffalo.

MILFORD

Milford National Bank, The. Absorbed March 1953 by Wilber National Bank of Oneonta.

BWilber National Bank of Oneonta.

MINEOLA

- Central National Bank of Mineola, The (13404)—1929. Operates an out-of-town branch at Williston Park.
- ^ANassau County Trust Company—1899. Operates out-of-town branches at Sea Cliff and Town of Hempstead.

MONTICELLO

*Sullivan County Trust Company, The—1923. Operates an out-of-town branch at Wurtsboro.

MOUNT KISCO

- Bank of Westchester, The, Yonkers (Branch). Merged July 1947 into The County Trust Company, White Plains.
- ^BCounty Trust Company, The, White Plains. Formerly a branch of The Bank of Westchester, Yonkers.

MOUNT MORRIS

Genesee River National Bank of Morris. Merged November 1952 into Security Trust Company of Rochester.

BSecurity Trust Company of Rochester.

MOUNT VERNON

- Mount Vernon Trust Company, The. Merged March 1952 into The County Trust Company, White Plains.
- ^BCounty Trust Company, The (2), White Plains. In addition to previously established branches (2).

NAPLES

- Hiram Maxfield State Bank, The. Merged December 1952 into Security Trust Company of Rochester.
- ^BSecurity Trust Company of Rochester.

NEW BERLIN

- BNational Bank and Trust Company of Norwich, The.
- National Bank of New Berlin, The. Consolidated December 1946 with The National Bank and Trust Company of Norwich.

NEWBURGH

- *Newburgh Savings Bank-1852. Formerly The Newburgh Savings Bank.
- Newburgh Savings Bank, The. Name changed January 1950 to Newburgh Savings Bank.

NEW HYDE PARK

*Bank of New Hyde Park—1924. Operates an out-of-town branch in Town of North Hempstead.

NEW ROCHELLE

- First National Bank of New Rochelle. Name changed January 1952 to First Westchester National Bank of New Rochelle when Bronxville Trust Company consolidated into this bank.
- *First Westchester National Bank of New Rochelle (13955)—1934.

 Formerly First National Bank of New Rochelle. Operates an outof-town branch at Bronxville.
- Huguenot Trust Company of New Rochelle. Merged November 1952 into New Rochelle Trust Company.
- New Rochelle Trust Company. Name changed October 1953 to The Westchester Bank and Trust Company when The Peoples National Bank and Trust Company of White Plains merged into this bank.
- *Westchester Bank and Trust Company, The—1901. Formerly New Rochelle Trust Company. Operates out-of-town branches at Valhalla and White Plains (2).

NIAGARA FALLS

- BLiberty Bank of Buffalo.
- ^BManufacturers and Traders Trust Company. This branch is in addition to one previously established here.
- ^BMarine Trust Company of Western New York, The, Buffalo (4).
 - Power City Trust Company. Merged April 1951 into The Marine Trust Company of Buffalo which thereupon changed its name to The Marine Trust Company of Western New York, Buffalo.

NORTH HEMPSTEAD (Town)

Bank of New Hyde Park.

NORTHPORT

- First National Bank and Trust Company of Northport, The. Consolidated December 1952 into First National Bank of Huntington which thereupon changed its name to First Suffolk National Bank of Huntington.
- BFirst Suffolk National Bank of Huntington (2).
- Northport Trust Company—1912. Merged July 1953 into First Suffolk National Bank of Huntington.

NORTH SYRACUSE

BCicero State Bank.

NORTH TONAWANDA

- ^BMarine Trust Company of Western New York, The, (2) Buffalo.
 - State Trust Company of North Tonawanda. Merged April 1951 into The Marine Trust Company of Western New York, Buffalo.

NORWICH

⁴National Bank and Trust Company of Norwich, The (1354)—1865.

Operates an out-of-town branch at New Berlin in addition to those previously listed.

ONEIDA

- Madison County Trust and Deposit Co. Name changed January 1954 to Madison County Trust Co.
- ⁴Madison County Trust Co.—1913. Formerly Madison County Trust and Deposit Co.
- *Oneida Valley National Bank of Oneida, The (1090)—1865. Operates an out-of-town branch at Hamilton.

ONEONTA

*Wilber National Bank of Oneonta (2151)—1874. Operates out-of-town branches at Milford and Schenevus.

OSWEGO

- BMarine Midland Trust Company of Central New York, (2) Syracuse.
 - Oswego County National Bank. Merged January 1953 into The Syracuse Trust Company which thereupon changed its name to Marine Midland Trust Company of Central New York, Syracuse.

PHOENICIA

^BKingston Trust Company.

PHOENIX

BMarine Midland Trust Company of Central New York, Syracuse.

PORT CHESTER

- ^BCounty Trust Company, The, (2), White Plains.
 - Washington Irving Trust Company. Merged July 1947 into The County Trust Company, White Plains.

PORT JEFFERSON

- *Bank of Northern Brookhaven, The—1889. Originally The Bank of Port Jefferson. Operates an out-of-town branch at Port Jefferson Station.
- Bank of Port Jefferson, The. Name changed to The Bank of Northern Brookhaven when The First National Bank of Port Jefferson was merged into this bank.
- First National Bank of Port Jefferson, The. Merged April 1948 into The Bank of Port Jefferson which thereupon changed its name to The Bank of Northern Brookhaven.

PORT JEFFERSON STATION

Bank of Northern Brookhaven, The, Port Jefferson.

PORT WASHINGTON

- ^BMeadow Brook National Bank of Freeport, The (2).
 - Port Washington Manhasset National Bank. Consolidated March 1953 into The Meadow Brook National Bank of Freeport.
 - Port Washington National Bank and Trust Company, The. Name changed June 1949 to Port Washington-Manhasset National Bank.

POTSDAM

- BNorthern New York Trust Company, The, Watertown.
- Potsdam Bank and Trust Company. Merged December 1953 into The Northern New York Trust Company, Watertown.

POUGHKEEPSIE

*First National Bank of Poughkeepsie, The (465)—1864. Operates an out-of-town branch at Arlington.

RENSSELAER

- BNational Commercial Bank and Trust Company of Albany, The (2).
- Rensselaer County Bank and Trust Company. Absorbed December 1947 by The National Commercial Bank and Trust Company of Albany.

ROCHESTER

- *Genesee Valley Trust Company—1901. Operates out-of-town branches at Irondequoit and Lima in addition to one previously listed.
- ^ALincoln Rochester Trust Company—1893. Operates out-of-town branches at Canandiagua, Corning and Hammondsport in addition to those previously listed.
- *Security Trust Company of Rochester—1892. Operates out-of-town branches at Churchville, Dansville, Greece, Mount Morris, Naples and Rushville in addition to those previously listed.
- *Union Trust Company of Rochester—1897. Operates an out-of-town branch at Dansville in addition to those previously listed.

ROCKVILLE CENTRE

- ^BFranklin National Bank of Franklin Square, The.
- ^aNassau County National Bank of Rockville Centre, The (11033)—1917.

 Operates an out-of-town branch at Uniondale in addition to one previously listed.
 - South Shore Trust Company Consolidated December 1950 into The Franklin National Bank of Franklin Square.

ROSENDALE

Bank of Orange County, The, Goshen.

ROSLYN

- ^ARoslyn Savings Bank, The—1876. Formerly The Roslyn Savings Bank of Roslyn.
 - Roslyn Savings Bank of Roslyn, The. Name changed December 1950 to The Roslyn Savings Bank.

RUSHVILLE

- Rushville State Bank. Merged June 1952 into Security Trust Company of Rochester.
- ^BSecurity Trust Company of Rochester.

SCHENECTADY

- *Schenectady Trust Company, The—1902. Operates an out-of-town branch at Mayfair.
 - Union National Bank of Schenectady, The. Absorbed May 1947 by The Schenectady Trust Company.

SCHENEVUS

- Schenevus National Bank. Absorbed December 1953 into Wilber National Bank of Oneonta.
- BWilber National Bank of Oneonta.

SCOTIA

- Glenville Bank. Converted February 1953 into a national bank under name of Glenville National Bank of Scotia.
- ^AGlenville National Bank of Scotia (14680)—1953. Originally Glenville Bank.

SEA CLIFF

- BNassau County Trust Company, Mineola.
- State Bank of Sea Cliff, N. Y., The. Merged December 1949 into Nassau County Trust Company, Mineola.

SEAFORD

- ⁴Fort Neck National Bank of Seaford, The (12963)—1926. Formerly the Seaford National Bank. Operates out-of-town branches at Massapequa and Wantagh.
- Seaford National Bank, The. Name changed July 1951 to The Fort Neck National Bank of Seaford.

SHELTER ISLAND

BFirst National Bank of Greenport, The.

SMITHTOWN

*Bank of Smithtown-1923. Formerly located at Smithtown Branch.

SMITHTOWN BRANCH

*Bank of Smithtown-1923. Location of this bank now known as Smithtown.

SOUTH DAYTON

BChautauqua National Bank & Trust Company of Jamestown.

SOUTH GLENS FALLS

BFirst National Bank of Glens Falls, The.

STAR LAKE

BState Bank of Edwards and Star Lake, Edwards.

SYOSSET

Bank of Syosset, New York. Merged December 1953 into Hempstead Bank.

BHempstead Bank.

SYRACUSE

- *First Trust & Deposit Company—1866. Operates an out-of-town branch at Mattydale in addition to those previously listed.
 - Industrial Bank of Central New York. Merged June 1953 into Lincoln National Bank and Trust Company of Syracuse at which time its branch at Auburn was absorbed by Auburn Trust Company.
- ^ALincoln National Bank and Trust Company of Syracuse (13393)—1929.

 Operates an out-of-town branch at De Witt in addition to one previously listed.
- *Marine Midland Trust Company of Central New York—1903. Formerly Syracuse Trust Company. Operates out-of-town branches at Fulton, Mainlius, Oswego (2), Phoenix and Tully.
- ⁴Merchants National Bank & Trust Company of Syracuse, The (1342)—1865. Operates an out-of-town branch at Fayetteville in addition to one previously listed.
 - Syracuse Trust Company, The. Name changed January 1953 to Marine Midland Trust Company of Central New York when Oswego County National Bank merged into this bank.

TARRYTOWN

- ²County Trust Company, The, White Plains. Formerly a branch of Washington Irving Trust Company, Port Chester.
 - Washington Irving Trust Company (Branch). Merged July 1947 into The County Trust Company, White Plains.

TONAWANDA

- First Trust Company of Tonawanda. Merged April 1951 into The Marine Trust Company of Western New York, Buffalo.
- ^BManufacturers and Traders Trust Company, Buffalo.
- BMarine Trust Company of Western New York, The, Buffalo (2).

TROY

- ^AManufacturers National Bank of Troy, The (721)—1865. Operates an out-of-town branch at Amsterdam in addition to one previously listed.
- *National City Bank of Troy, The (7612)—1905. Operates out-of-town branches at Cohoes and Latham.
 - Troy Prudential Association, Inc. Voluntary liquidation April 1947.

TUCKAHOE

*First National Bank & Trust Company of Tuckahoe, The (10525)—1914.

Operates an out-of-town branch at Eastchester.

TULLY

First National Bank of Tully, The. Absorbed June 1948 by The Syracuse Trust Company.

³Marine Midland Trust Company of Central New York, Syracuse.

UNIONDALE

⁸Nassau County National Bank of Rockville Centre, The.

UNION SPRINGS

Backus, G. B.—Private banker. Delete the following: "appears to have been located at Maple View in 1907 and 1908, and subsequently at Union Springs".

VALHALLA

^BWestchester Bank and Trust Company, The, New Rochelle.

VESTAL

BEndicott Trust Company.

WALDEN

- First National Bank and Trust Company of Walden, The. Name changed February 1952 to First National Bank of Walden.
- First National Bank of Walden. Formerly The First National Bank and Trust Company of Walden. Consolidated December 1953 into The Wallkill National Bank under new name of The Valley National Bank, Wallkill, New York.
- BValley National Bank, Wallkill, N. Y., The.

WALLKILL

- ^AValley National Bank, Wallkill, N. Y., The (10155)—1912. Formerly The Wallkill National Bank. Operates an out-of-town branch at Walden.
- Wallkill National Bank, The. Name changed December 1953 to The Valley National Bank, Wallkill, N. Y. when First National Bank of Walden consolidated into this bank.

WANTAGH

BFort Neck National Bank of Seaford, The.

BMeadow Brook National Bank of Freeport, The.

WATERTOWN

⁴Northern New York Trust Company, The—1910. Operates out-of-town branches at Adams, Copenhagen, Malone, Massena and Potsdam in addition to those previously listed.

WATERVLIET

National Bank of Watervliet, The. Absorbed April 1948 by State Bank of Albany.

State Bank of Albany.

WATKINS GLEN

Marine Midland Trust Company of Southern New York, Elmira.

WESTFIELD

Chautauqua National Bank & Trust Company of Jamestown. Formerly a branch of Union Trust Company of Jamestown, N. Y.

WEST HEMPSTEAD

BMeadow Brook National Bank of Freeport, The.

West Hempstead National Bank, The. Consolidated March 1950 into The Meadow Brook National Bank of Freeport.

WESTOVER

BFirst National Bank of Binghamton, N. Y.

WEST SENECA

^BManufacturers and Traders Trust Company, Buffalo.

WHITE PLAINS

- Citizens Bank of White Plains, N. Y., The. Merged July 1950 into The County Trust Company, White Plains.
- *County Trust Company, The—1903. Operates out-of-town branches at Bedford, Croton on Hudson, Larchmont (2), Mount Kisco, Mount Vernon (2), Port Chester (2), Tarrytown and Yonkers (2) in addition to those previously listed.
- Peoples National Bank and Trust Company of White Plains, The.

 Merged October 1953 into New Rochelle Trust Company which thereupon changed its name to The Westchester Bank and Trust Company, New Rochelle.

^BWestchester Bank and Trust Company, The, (2) New Rochelle.

WILLIAMSVILLE

BLiberty Bank of Buffalo.

WILLISTON PARK

^BCentral National Bank of Mineola, The.

Williston National Bank of Williston Park, The. Consolidated December 1950 into The Central National Bank of Mineola.

WILSON

BMarine Trust Company of Western New York, The, Buffalo.

WOODLAWN

^BManufacturers and Traders Trust Company, Buffalo.

WOODSTOCK

Bank of Orange County, The, Goshen.

WURTSBORO

^BSullivan County Trust Company, The, Monticello.

YONKERS

Bank of Westchester, The. Merged July 1947 into The County Trust Company, White Plains.

BCounty Trust Company, The, (2), White Plains.

YORKTOWN HEIGHTS

BNorthern Westchester Bank, Katonah.

PART III

INDEX OF ALL BANKS

(Additions to original list published October 1, 1946)

Name	Location
Atlantic Bank of New York	Manhattan
Bank of New York, The	Manhattan
Bank of New York and Fifth Avenue Bank	Manhattan
Bank of Northern Brookhaven, The	Port Jefferson
Bank of Orange County, The	Goshen
Barnes & Co., C.	Hornell
Belgian-American Bank & Trust Company	Manhattan
Bushwick Savings Bank	Brooklyn
Canadian Bank of Commerce Trust Company, The	Manhattan
Chautauqua National Bank & Trust Company of Jamest	ownJamestown
Commercial State Bank and Trust Company of New Yor	
Dry Dock Savings Bank	
First National Bank of Binghamton, N. Y.	
First National Bank of Buffalo	Buffalo
First National Bank of Huntington	
First National Bank of Walden	
First Suffolk National Bank of Huntington	
First Westchester National Bank of New Rochelle	New Rochelle
Fishkill Savings Bank	
Fort Neck National Bank of Seaford, The	Seaford
Franklin National Bank of Franklin Square, The	Franklin Square
Glen Cove Nassau Union Trust Company	Franklin SquareGlen Cove
Glen Cove Nassau Union Trust Company	Franklin Square Glen Cove Scotia
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Port Washington-Manhasset National Bank	Port Washington
Richmond County National Bank of Port Richmond	d, TheRichmond
Roslyn Savings Bank, The	Roslyn
Royal Bank of Canada Trust Company, The	Manhattan
South Bay Bank	Center Moriches
South Side Bank	
State Bank of Edwards and Star Lake	Edwards
Valley National Bank, Wallkill, N. Y., The	Wallkill
Westchester Bank and Trust Company, The	New Rochelle