## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

X-9884



WASHINGTON

May 5, 1937.

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

## Dear Sir:

There is inclosed a copy of a self-explanatory letter dated April 20, 1937, from President Schaller, Chairman of the Leased Wire Committee of the Presidents' Conference, recommending the addition to the Federal Reserve Telegraph Code of the code words shown on the list attached to the letter for use by the Federal reserve banks as a means of reducing the number of words sent over the Federal Reserve Leased Wire System.

The Board of Governors has approved the addition of the list to the Federal Reserve Telegraph Code. The words should be inserted on Page 16 of the code book following the word "ARMPIT".

Very truly yours,

S. R. Carperter,

Assistant Secretary.

Inclosures.

X-9884-a

## FEDERAL RESERVE BANK OF CHICAGO

April 20, 1937

Board of Governors of the Federal Reserve System Washington D. C.

Attention of Mr. S. R. Carpenter
Assistant Secretary

Dear Mr. Carpenter:

A number of the Federal Reserve banks have installed automatic teletypewriter exchange service between their head offices and branches in place of the full-time wire service. Similar service has also been installed between several of the head offices. This service is paid for on the basis of the actual time the wire is used. Under these circumstances, it is desirable to reduce the number of words in telegrams to a minimum and, when practicable, that greater use be made of code words.

In connection with transfers of funds, the names of commercial banks in many cases involve a number of words. For instance, in the case of the Continental Illinois National Bank and Trust Company, Chicago, Illinois, there are nine words, whereas if this name were converted into the present Federal Reserve Code, it would be reduced to "Continental Illinois National Howling, Chicago," or five words. The Leased Wire Committee has given consideration to simplifying the Federal Reserve Code further by designating individual code words to apply in place of complete names of banks, and it is believed that the use of such individual code words would be preferable to the use of the present Federal Reserve Code in connection with bank names. To illustrate, the single code word "Armreaper" could be used to designate Continental Illinois National Bank and Trust Company, Chicago, Illinois. A list of the proposed code words was submitted to each Federal Reserve bank with the suggestion that after checking the list they submit the names of any additional banks in their respective districts which they deemed it advisable to add to the list. Replies have been received from all of the banks and the additional names which have been suggested have been incorporated in the list submitted herewith.

Two of the banks indicated that while the use of the proposed code words would undoubtedly effect savings for the System as a whole

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in the transmission of wire messages, this savings would be offset to some extent by the cost of the additional personnel which would be needed for coding and decoding transfers. The committee recognizes that the savings to be effected might be offset to some extent by additional expense in coding and decoding. This, however, it is believed would adjust itself in the course of time. In so far as the Federal Reserve Bank of Chicago is concerned, we doubt that it would be necessary to add any help to our present code staff, but it is realized that volume and circumstances might make it necessary to add some help in other offices. The use of the proposed code words should materially reduce the volume of business, and it may be possible because of such reduced volume to convert other main line wires from full-time facilities to TWX with the result that substantial savings might be realized.

Four of the banks suggested that the use of the proposed code words might increase the possibility of errors in making transfers, and while they did not submit this suggestion as an objection to the proposed list they offered the thought for the consideration of the committee. The question as to the increased possibilities of errors was recognized by the committee; it was felt, nevertheless, that with the efficiency under which the various code divisions operate, errors under the proposed additional names should not be experienced to any greater extent than under the present code. In the final analysis the value of any code system is contingent upon the accuracy and efficiency with which it is operated, and the committee believes that no serious difficulty would be experienced.

Several of the other Federal Reserve banks made suggestions with respect to certain code words that involve similarities, and adjustments have been made and additions provided in accordance with the various recommendations.

It is respectfully recommended that the list of code words attached hereto be added to the regular Federal Reserve Code. If the recommendation meets with the approval of the Board of Governors of the Federal Reserve System, the Board will no doubt wish to notify the banks, and we shall be pleased to provide your office with a sufficient supply of the list for distribution to all of the banks in the usual manner.

Very truly yours,

(Signed) Geo. J. Schaller

Chairman, Leased Wire Committee

## LIST OF ADDITIONAL CODE WORDS

Abilene, Tex. Farmers & Merchants National Bank Armpitch Armplace Adrian, Mich. Lenawee County Savings Bank Albany, N.Y. First Trust Co. Armplay Armplead Albany, N.Y. National Commercial Bank & Trust Co. Albany, N.Y. The State Bank of Albany Armplenty Albert Lea, Minn. First National Bank Armplight Albuquerque, N.M. Albuquerque National Trust & Savings Bank Armplow Albuquerque, N.M. First National Bank Armplug Armpoach Algona, Ia. Iowa State Bank Alpha, Mich. First National Bank Armpod Armpoint Amarillo, Tex. Amarillo National Bank Armpoker Amarillo, Tex. First National Bank Ann Arbor, Mich. Ann Arbor Savings & Commercial Bank Armpony Ann Arbor, Mich. State Savings Bank Armpool Armpoppy Ansonia, Conn. Ansonia National Bank Asheville, N.C. Wachovia Bank & Trust Co. Armportly Atlanta, Ga. Citizens & Southern National Bank Armpose Atlanta, Ga. First National Bank Armpotter Atlanta, Ga. Fulton National Bank Armpounce Atlanta, Ga. Trust Company of Georgia Armprance Augusta, Me. Depositors Trust Co. Armpress Austin, Tex. American National Bank Armpride Austin, Tex. Austin National Bank Armprong Baltimore, Md. First National Bank Armproper Baltimore, Md. Maryland Trust Co. Armproud Baltimore, Md. Union Trust Co. of Maryland Armprovide Armproviso Bangor, Me. Merchants National Bank Armprovoke Bartlesville, Okla. First National Bank Armproxy Baton Rouge, La. City National Bank Armprudent Battle Creek, Mich. Central National Bank Battle Creek, Mich. City National Bank & Trust Co. Armpry Armpulse Battle Creek, Mich. Security National Bank Bay City, Mich. National Bank of Bay City Armpuma Beaumont, Tex. American National Bank Armpumice Beaumont, Tex. First National Bank Armpunch Armpupil Bellingham, Wash. First National Bank Bennington, Vt. First National Bank Armpurely Bethlehem, Pa. First National Bank & Trust Co. Armpurity Billings, Mont. Midland National Bank Armpurl Billings, Mont. Montana National Bank Armpurpose Billings, Mont. Security Trust and Savings Bank Armpurse Birmingham, Ala. Birmingham Trust and Savings Co. Armpurvey Birmingham, Ala. First National Bank Armpylon Armpyre Blencoe, Ia. Blencoe State Bank

Boise, Ida. First Security Bank of Idaho

Boise, Ida. Idaho First National Bank

Armpyx

Armquad

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Boston, Mass. First National Bank
Armquail
             Boston, Mass, Merchants National Bank
Armouake
             Boston. Mass. National Rockland Bank
Armquash
             Boston. Mass. National Shawmut Bank
Armqueen
             Boston, Mass. New England Trust Co.
Armquell
             Boston, Mass. Second National Bank
Armquire
             Boston, Mass. State Street Trust Co.
Armquiver
             Bridgeport, Conn. First National Bank & Trust Co.
Armquota
Armracer
             Brownsville, Tex. State National Bank
Armradio
             Buffalo, N. Y. Liberty Bank
Armrafter
             Buffalo, N.Y. Manufacturers & Traders Trust Co.
             Buffalo. N.Y. Marine Trust Co.
Armrage
Armraid
             Burlington, Ia. First National Bank
             Burlington, Vt. Howard National Bank & Trust Co.
Armrainy
             Butte, Mont. First National Bank
Armraise
Armraking
             Butte, Mont. Metals Bank & Trust Co.
Armrally
              Camden, N.J. First Camden National Bank & Trust Co.
Armramble
              Canadian, Tex. Southwest National Bank
Armramrod
              Cedar Rapids, Ia. Merchants National Bank
Armramus
              Charleston, S.C. Scuth Carolina National Bank
Armrancho
              Charleston, W. Va. Charleston National Bank
Armrancid
              Charlotte, N.C. American Trust Co.
Armranger
              Charlotte, N.C. Commercial National Bank
Armrankle
              Charlotte, N.C. Union National Bank
Armransom
              Chattanooga, Tenn. American Trust & Banking Co.
Armrapid
              Chattanooga, Tenn. Commercial National Bank
Armrashly
              Chattanooga, Tenn. Hamilton National Bank
Armrasper
              Cheyenne, Wyo. Stockgrowers National Bank
Armration
              Chicago, Ill. Amalgamated Trust & Savings Bank
Armravine
              Chicago, Ill. American National Bank & Trust Co.
Armrazor
              Chicago, Ill. City National Bank & Trust Co.
Armreaper
              Chicago, Ill. Continental Illinois National Bank & Trust Co.
Armrebuff
              Chicago, Ill. District National Bank
Armrebuke
              Chicago, Ill. Drovers National Bank
Armrebus
              Chicago, Ill. First National Bank
Armrecall
              Chicago, Ill. Halsted Exchange National Bank
Armrecess
              Chicago, Ill. Harris Trust & Savings Bank
Armrecoil
              Chicago, Ill. Live Stock National Bank
Armrecord
              Chicago, Ill. Main State Bank
Armrecount
              Chicago, Ill. Mercantile Trust & Savings Bank
Armrecoup
              Chicago, Ill. Merchandise Bank & Trust Co.
Armrecruit
              Chicago, Ill. Mid-City National Bank
Armrecurve
              Chicago, Ill. National Builders Bank
Armredman
              Chicago, Ill. Northern Trust Co.
Armredress
              Chicago, Ill. Terminal National Bank
Armreduce
              Chicago, Ill. Upper Avenue National Bank
Armreef
              Childress, Tex. First National Bank
Armrefine
              Chippewa Falls, Wis. First National Bank
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Armreflex
              Chippewa Falls, Wis. Lumbermen's National Bank
Armreform
              Cincinnati, O. Central Trust Co.
Armrefuge
              Cincinnati, O. Fifth Third Union Trust Co.
Armregent
              Cincinnati, O. First National Bank
              Cleburne, Tex. City National Bank
Armreign
              Cleveland, O. Central National Bank
Armrejoin
Armrelate
              Cleveland, O. Cleveland Trust Co.
              Cleveland, O. National City Bank
Armrelent
Armrelief
              Clinton, Ia. City National Bank
              Coffeyville, Kan. Condon National Bank
Armremind
Armremiss
              Columbia, S.C. South Carolina National Bank
              Columbus, O. Huntington National Bank
Armremote
              Concord, N.H. First National Bank
Armrenew
Armrepast
              Corpus Christi, Tex. Corpus Christi National Bank
              Council Bluffs, Ia. City National Bank
Armrepay
              Council Bluffs, Ia. First National Bank
Armrepent
              Dallas, Tex. Dallas National Bank
Armreplace
              Dallas, Tex. First National Bank
Armrepose
              Dallas, Tex. Mercantile National Bank
Armrepress
              Dallas, Tex. National Bank of Commerce
Armreproof
              Dallas, Tex. Republic National Bank
Armrepute
Armresent
              Danielson, Conn. Windham County National Bank
Armreside
              Darrouzett, Tex. First National Bank
Armresign
              Davenport, Ia. Davenport Bank & Trust Co.
              Dayton, O. Third National Bank & Trust Co.
Armresolve
Armrespond
              Dayton, O. Winters National Bank & Trust Co.
Armresult
              Decatur, Ill. Citizens National Bank
              Decatur, Ill. Millikin National Bank
Armretort
Armreview
              Decatur, Ill. National Bank of Decatur
              Denison, Ia. First National Bank
Armribbon
Armriding
              Denison, Tex. Citizens National Bank
              Denver, Colo. American National Bank
Armrigger
Armright
              Denver, Colo. Colorado National Bank
              Denver, Colo. Denver National Bank
Armrigia
Armrigor
              Denver, Colo. First National Bank
Armrimple
              Denver, Colo. United States National Bank
Armrimplug
              Des Moines, Ia. Bankers Trust Co.
              Des Moines, Ia. Central National Bank & Trust Co.
Armringing
Armrival
              Des Moines, Ia. Iowa Des Moines National Bank & Trust Co.
Armroast
              Detroit, Mich. Detroit Bank
              Detroit, Mich. Manufacturers National Bank
Armrocker
Armroof
              Detroit, Mich. National Bank of Detroit
Armrotor
              Dothan, Ala. First National Bank
              Dubuque, Ia. First National Bank
Armroyal
              Duluth, Minn. First and American National Bank
Armrugged
Armrule
              Duluth, Minn. Minnesota National Bank
Armrunner
              Duluth, Minn. Northern National Bank
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Durant, Okla. Durant National Bank Armrustic Armsaddler Durant, Okla. First National Bank Armsafely Eagle Pass, Tex. First National Bank East Chicago, Ind. First National Bank in East Chicago Armsailing East Chicago, Ind. Union National Bank of Indiana Harbor at Armsailor East Chicago Armsalary East Pepperell, Mass. First National Bank in Pepperell Eau Claire, Wis. American National Bank & Trust Company Armsalmon Armsalute Eau Claire, Wis. Union National Bank Armsalvage Eldora, Ia. Hardin County National Bank Armsaving Ellsworth, Me. Union Trust Co. Armscanty El Paso, Tex. El Paso National Bank El Paso, Tex. State National Bank Armscape Armscarf Escanaba, Mich. First National Bank Armschool Essex, Ia. First National Bank Evansville, Ind. Citizens National Bank Armscout Evansville, Ind. National City Bank Armscript Armsearch Evansville, Ind. Old National Bank Armsecure Fairhaven, Mass. National Bank of Fairhaven Armsedan Fair Haven, Vt. Allen National Bank Armsentry Fairland, Ind. The Fairland National Bank Fall River, Mass. B.M.C. Durfee Trust Co. Armsequel Fall River, Mass. Fall River National Bank Armseries Falls Village, Conn. National Iron Bank Armseton Armshade Fargo, N.D. Dakota National Bank Armshawl Fargo, N.D. First National Bank & Trust Co. Armsheaf Farragut, Ia. First National Bank Armshield Flint, Mich. Citizens Commercial & Savings Bank Flint, Mich. Genesee County Savings Bank Armshirt Armshock Flint, Mich. National Bank of Flint Fond Du Lac, Wis. National Exchange Bank Armshould Armshovel Fort Dodge, Ia. Fort Dodge National Bank Fort Madison, Ia. Fort Madison Savings Bank Armsignal Armsketch Fort Smith, Ark. First National Bank Armslander Fort Smith, Ark. Merchants National Bank Fort Wayne, Ind. Fort Wayne National Bank Armsleeve Armsleuth Fort Wayne, Ind. Lincoln National Bank & Trust Co. Fort Worth, Tex. Continental National Bank Armslimsy Armslipper Fort Worth, Tex. First National Bank Armsloop Fort Worth, Tex. Fort Worth National Bank Armsloven Galveston, Tex. City National Bank Galveston, Tex. First National Bank Armslumber Armslump Galveston, Tex. Hutchings Sealy National Bank Galveston, Tex. United States National Bank Armsmear Armsmile Gladstone, Mich. Gladstone State Savings Bank

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Grand Rapids. Mich. National Bank of Grand Rapids
Armsmithv
Armsmooth
              Grand Rapids, Mich. Old Kent Bank
              Great Falls, Mont. First National Bank
Armsmudge
Armsmutty
              Great Falls, Mont. Great Falls National Bank
Armsnaffle
              Green Bay, Wis. Kellogg Citizens National Bank
              Greenfield. Mass. Franklin County Trust Co.
Armsnapper
              Greenville. Miss. First National Bank
Armsnatch
              Greenville, Tex. Citizens National Bank
Armsnigger
Armsnuffy
              Greenville, Tex. Greenville National Exchange Bank
Armsoccer
              Harrisburg, Ill. City National Bank
              Harrisburg, Ill. First National Bank
Armsocial
Armsojourn
              Hartford, Conn. Capitol National Bank & Trust Co.
              Hartford, Conn. First National Bank
Armsolemn
Armsomber
              Hartford, Conn. Hartford National Bank & Trust Co.
              Hartford, Conn. Phoenix State Bank & Trust Co.
Armsontag
Armsordid
              Hastings, Neb. Hastings National Bank
              Haverhill, Mass. Haverhill National Bank
Armsorrel
              Havre, Mont. Montana National Bank
Armsortie
Armsound
              Helena, Mont. First National Bank & Trust Co.
              Helena, Mont. Union Bank & Trust Co.
Armsource
Armsouth
              Holland, Mich. Holland State Bank
              Houghton, Mich. Houghton National Bank
Armspace
              Houlton, Me. First National Bank
Armspadix
Armsparkle
              Houston, Tex. City National Bank
              Houston, Tex. First National Bank
Armspence
Armsphere
              Houston, Tex. Guardian Trust Co.
              Houston, Tex. Houston National Bank
Armspider
Armspigot
              Houston, Tex. National Bank of Commerce
Armspindle
              Houston, Tex. San Jacinto National Bank
              Houston, Tex. Second National Bank
Armspinner
              Houston, Tex. South Texas Commercial National Bank
Armspiral
              Houston, Tex. State National Bank
Armspleen
Armsplice
              Houston, Tex. Union National Bank
Armsplint
              Hugo. Okla. National Bank of Commerce
Armsplurge
              Huntington, W. Va. First Huntington National Bank
              Huron, S. D. Farmers & Merchants Bank
Armsponge
Armsponsor
              Hutchinson, Kan. Exchange National Bank
              Hutchinson, Kan. First National Bank
Armspotted
              Idabel, Okla. Idabel National Bank
Armspouse
Armsprain
              Idaho Falls, Ida. American National Bank
              Indianapolis, Ind. Fletcher Trust Co.
Armspring
              Indianapolis, Ind. Indiana National Bank
Armsprout
              Indianapolis, Ind. Merchants National Bank
Armspruce
Armsquall
              Iron Mountain, Mich. First National Bank
              Jackson, Mich. National Bank of Jackson
Armsquare
              Jackson, Miss. Capital National Bank
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Armsquawk

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Armstaff
              Jackson, Miss. Jackson State National Bank
Armstage
              Jackson, Tenn. National Bank of Commerce
              Jacksonville, Fla. Atlantic National Bank
Armstamp
Armstanza
              Jacksonville, Fla. Barnett National Bank
              Jacksonville, Fla. Florida National Bank
Armstaple
Armstarch .
              Jersey City, N.J. Commercial Trust Co. of New Jersey
              Jersey City, N.J. New Jersey Title Guarantee & Trust Co.
Armstartle
              Joplin, Mo. First National Bank
Armstatic
Armstation
              Joplin, Mo. Joplin National Bank & Trust Co.
Armstatue
              Kalamazoo, Mich. American National Bank
Armsteady
              Kansas City, Kans. Commercial National Bank
Armstencil
              Kansas City, Mo. City National Bank & Trust Co.
              Kansas City, Mo. Commerce Trust Co.
Armstifle
Armstitch
              Kansas City, Mo. First National Bank
              Kansas City, Mo. Interstate National Bank
Armstone
              Kansas City, Mo. Stockyards National Bank
Armstorage
              Kansas City, Mo. Union National Bank
Armstores
              Keene, N.H. Keene National Bank
Armstorm
Armstrand
              Kenosha, Wis. First National Bank
Armstrap
              Klamath Falls, Ore. First National Bank
              Knoxville, Tenn. Hamilton National Bank
Armstratus
              Knoxville, Tenn. Park National Bank
Armstreak
Armstrength
              Lancaster, O. Fairfield National Bank
Armstress
              Lansing, Mich. American State Savings Bank
              Lansing, Mich. Lansing National Bank
Armstretch
Armstrict
              Lapeer, Mich. First National Bank
              Lincoln, Neb. Continental National Bank
Armstride
              Lincoln, Neb. First National Bank
Armstring
              Lincoln, Neb. National Bank of Commerce
Armstrob
Armstruggle
              Little Falls, Minn. American National Bank
Armstrum
              Little Rock, Ark. Commercial National Bank
Armstub
              Little Rock, Ark. Peoples National Bank
              Little Rock, Ark. Union National Bank
Armstucco
              Little Rock, Ark. W. B. Worthen Co. Bankers
Armstudio
Armstuff
              Longview, Tex. First National Bank
Armstump
              Los Angeles, Cal. Bank of America National Trust & Sav. Assn.
              Los Angeles, Cal. California Bank
Armstyle
              Los Angeles, Cal. Citizens National Trust & Savings Bank
Armsubject
              Los Angeles, Cal. Farmers & Merchants National Bank.
Armsubmit
Armsubsidy
              Los Angeles, Cal. Security-First National Bank
              Los Angeles, Cal. Union Bank & Trust Co.
Armsuburb
Armsuccess
              Louisville, Ky. Citizens Union National Bank
Armsuction
              Louisville, Ky. First National Bank
              Louisville, Ky. Kentucky Title Trust Co.
Armsudden
              Louisville, Ky. Liberty National Bank & Trust Co.
Armsuede
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Louisville, Ky. Lincoln Bank & Trust Co.

Armsuffix

Armsugar Louisville, Ky. Louisville Trust Co. Lubbock, Tex. Lubbock National Bank Armsultan Lynn, Mass, Manufacturers National Bank Armsultry

Armsummer Lynn, Mass. National City Bank

Macon, Ga. Citizens & Southern National Bank Branch of Armsundae Savannah

Armsupply Macon, Ga. First National Bank & Trust Co.

Madill, Okla. First National Bank Armsupport Armsuppress Madill, Okla. Madill National Bank Madison, Wis. First National Bank Armsurat

Armsurf Manchester, N.H. Amoskeag National Bank Manchester, N.H. Merchants National Bank Armsurvey

Manchester Center, Vt. Factory Point National Bank Armsurvive

Armsustain Mankato, Minn. National Citizens Bank McAlester, Okla. First National Bank Armswagger

McKinney, Tex. Collin County National Bank Armswall.ow

Memphis, Tenn. First National Bank Armswank

Armsward Memphis, Tenn. National Bank of Commerce

Memphis, Tenn. Union Planters National Bank & Trust Co. Armswear

Meriden, Conn. Home National Bank Armsweep Armswell Miami, Fla. First National Bank

Armswerve Miami, Fla. Florida National Bank & Trust Co. Armswift Miami Beach, Fla. Miami Beach First National Bank

Middletown, Conn. Central National Bank Armswim

Armswivel Milwaukee, Wis. First Wisconsin National Bank Milwaukee, Wis. Marine National Exchange Bank Armsworded

Armsymbol Milwaukee, Wis. Marshall and Ilsley Bank

Armsyntax Minneapolis, Minn. First National Bank and Trust Co.

Armstable Minneapolis, Minn. Marquette National Bank

Armtackle Minneapolis, Minn, Northwestern National Bank and Trust Co.

Armtaffy Missoula, Mont. First National Bank

Armtalent Mitchell, S. D. Commercial Trust & Savings Bank Armtalk Mobile, Ala. American National Bank and Trust Co.

Armtalon Mobile, Ala. First National Bank Armtandem Mobile, Ala. Merchants National Bank Armtangle Monroe, La. Ouachita National Bank Armtankard Muncie, Ind. Merchants National Bank

Armtanning Munising, Mich. First National Bank of Alger County

Muskegon, Mich. Hackley Union National Bank Armtaper Muskegon, Mich. National Lumberman's Bank Armtaps Armtarget Muskogee, Okla. Citizens National Bank Muskogee, Okla. Commercial National Bank Armtariff

Armtartan Muskogee, Okla. First National Bank & Trust Co.

Armtaunt Nashua, N.H. Indian Head National Bank Armteach Nashville, Tenn. American National Bank Nashville, Tenn. Broadway National Bank Armteam

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Armtease
               Nashville, Tenn. Third National Bank
 Armteller
               Natchez, Miss. Britton and Koontz National Bank
               National Stockyards, Ill. National Stockyards National Bank of
 Armtemple
                  National City
 Armtender
               Negaunee, Mich. First National Bank
 Armtendril
               Newark, N.J. Federal Trust Co.
 Armtennis
               Newark, N.J. Fidelity Union Trust Co.
 Armtent
               Newark, N.J. National Newark and Essex Banking Co.
 Armtenure
               Newark, N.J. National State Bank
 Armterrace
               New Bedford, Mass. First National Bank
 Armterse
               New Britain, Conn. New Britain National Bank
 Armthanks
               New Haven, Conn. First National Bank and Trust Co.
 Armtheory
               New Haven, Conn. Second National Bank
 Armtherm
               New Haven, Conn. Tradesmens National Bank
               New Haven, Conn. Union and New Haven Trust Co.
 Armthesis
 Armthick
               New London, Conn. New London City National Bank
 Armthirst
               New Orleans, La. American Bank & Trust Co.
 Armthong
               New Orleans, La. Hibernia National Bank
               New Orleans, La. National Bank of Commerce
 Armthorax
 Armthrall
               New Orleans, La. Whitney National Bank
 Armthrift
               Newport News, Va. First National Bank
               New York, N.Y. Bankers Trust Co.
 Armthroat
 Armthrust
               New York, N.Y. Bank of New York and Trust Co.
 Armthumb
               New York, N.Y. Bank of the Manhattan Co.
 Armticket
               New York, N.Y. Central Hanover Bank & Trust Co.
 Armtidal
               New York, N.Y. Chase National Bank
 Armtiger
               New York, N.Y. Chemical Bank and Trust Co.
 Armtilt
               New York, N.Y. Commercial National Bank & Trust Co.
               New York, N.Y. Continental Bank & Trust Co.
 Armtimber
               New York, N.Y. Corn Exchange Bank Trust Co.
 Armtinge
 Armtinsel
               New York, N.Y. Fifth Avenue Bank of New York
 Armtippet
               New York, N.Y. First National Bank
 Armtissue
               New York, N.Y. Grace National Bank
               New York, N.Y. Guaranty Trust Co.
 Armtitan
 Armtocsin
               New York, N.Y. Irving Trust Co.
/ Armtoggle
               New York, N.Y. Manufacturers Trust Co.
 Armtoken
               New York, N.Y. Marine Midland Trust Co.
               New York, N.Y. National City Bank
 Armtong
 Armtonic
               New York, N.Y. New York Trust Co.
               New York, N.Y. Public National Bank & Trust Co.
 Armtooth
 Armtorch
               New York, N.Y. Sterling National Bank & Trust Co.
               Norfolk, Va. National Bank of Commerce
 Armtorrent
               Norfolk, Va. Seaboard Citizens National Bank
 Armtorsion
 Armtotem
               North Bennington, Vt. First National Bank
               North Kansas City, Mo. National Bank in North Kansas City
 Armtourney
 Armtowel
               Norwich, Conn. Uncas-Merchants National Bank
 Armtractor
               Oakland, Cal. Central Bank of Oakland
               Oak Park, Ill. Oak Park Trust & Savings Bank
 Armtrade
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Armtraffic Ogden, Utah, Commercial Security Bank Ogden, Utah, First Security Bank of Utah National Association Armtravel Oklahoma City, Okla. City National Bank & Trust Co. Armtreaty Armtremor Oklahoma City, Okla. Fidelity National Bank Oklahoma City, Okla. First National Bank & Trust Co. Armtrestle Oklahoma City, Okla. Liberty National Bank Armtrial Oklahoma City, Okla. Tradesmens National Bank Armtribe Armtriblet Omaha, Neb. First National Bank Omaha, Neb. Live Stock National Bank Armtribune Armtrick Omaha. Neb. Omaha National Bank Armtricot Omaha. Neb. Packers National Bank Omaha, Neb. Stock Yards National Bank Armtrident Armtried Omaha, Neb. United States National Bank Armtrill Paducah, Ky. Peoples National Bank Armtriple Pana, Ill. First National Bank Armtripod Pasadena, Cal. First Trust & Savings Bank Armtrojan Pekin, Ill. American National Bank Armtrolley Pekin, Ill. Herget National Bank Armtroop Pensacola, Fla. American National Bank Pensacola, Fla. Citizens and Peoples National Bank Armtrot Peoria, Ill. Central National Bank & Trust Co. Armtrouble Peoria, Ill. Commercial Merchants National Bank & Trust Co. Armtrough Armtrover Peoria, Ill. First National Bank Armtrowel Perryton, Tex. First National Bank Perryton, Tex. Perryton National Bank Armtruant Petoskey, Mich. First National Bank Armtruce Armtruly Petoskey, Mich. First State Bank Armtrunk Philadelphia, Pa. Central Penn National Bank Philadelphia, Pa. Corn Exchange National Bank & Trust Co. Armtruss Philadelphia, Pa. Fidelity Philadelphia Trust Co. Armtrusty. Armtruth Philadelphia, Pa. First National Bank Armtryout Philadelphia, Pa. Girard Trust Co. Philadelphia, Pa. Market Street National Bank Armtuba Philadelphia, Pa. Pennsylvania Company for Insurance on Lives Armtubby & Granting Annuities. Philadelphia, Pa. Philadelphia National Bank Armtubing Philadelphia, Pa. Provident Trust Co. Armtucker Armtucum Philadelphia, Pa. Tradesmens National Bank & Trust Co. Phoenix, Ariz. First National Bank Armtuft Armtuition Phoenix, Ariz. Valley National Bank Armtulip Pine Bluff, Ark. National Bank of Commerce Armtulle Pine Bluff, Ark. Simmons National Bank

Pittsburgh, Pa. Farmers Deposit National Bank

Pittsburgh, Pa. First National Bank Pittsburgh, Pa. Mellon National Bank

Pontiac, Mich. Community National Bank

Pittsburgh, Pa. Union Trust Co.

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Armtuner

Armtunic

Armturban Armturbid -10- X-9894-b

Armturbot Port Arthur, Tex. Merchants National Bank

Armturco Port Huron, Mich. First National Trust & Savings Bank

Armturkey Portland, Me. Canal National Bank Armturmoil Portland, Me. First National Bank

Armturn Portland, Me. National Bank of Commerce Armturnip Portland, Me. Portland National Bank

Armturret Portland, Ore. Bank of California National Association

Armturtle Portland, Ore. First National Bank

Armtuscan Portland, Ore. United States National Bank Armtusk Portsmouth, Va. American National Bank

Armtussal Providence, R.I. Blackstone Canal National Bank

Armtutor Providence, R.I. Industrial Trust Co. Armtuxedo Providence, R.I. Phenix National Bank

Armtwang Providence, R.I. Rhode Island Hospital National Bank

Armtweed Pueblo, Colo. First National Bank

Armtwice Racine, Wis. First National Bank & Trust Co.

Armtwinkle Raleigh, N.C. Wachovia Bank & Trust Co.
Armtwist Rapid City, S.D. First National Bank

Armtycoon Rapid City, S.D. Rapid City National Bank

Armtympan Red Wing, Minn. First National Bank

Armtypal Red Wing, Minn. Goodhue County National Bank

Armtype Reno, Nev. First National Bank in Keno
Armvalid Richmond, Ind. First National Bank
Armvalor Richmond, Ind. Second National Bank
Armvalue Richmond, Va. Central National Bank

Armvanish Richmond, Va. First and Merchants National Bank Armvanity Richmond, Va. State-Planters Bank & Trust Co. Armvantage Roanoke, Va. First National Exchange Bank

Armvault Rochester, N.Y. Lincoln-Alliance Bank & Trust Co. Armveil Rockford, Ill. Illinois National Bank & Trust Co.

Armvellum Rockford, Ill. Third National Bank
Armvelure Rumford, Me. Rumford National Bank
Armvelvet Rutland, Vt. Clement National Bank
Armvenire Rutland, Vt. Killington National Bank

Armverdict Saginaw, Mich. Second National Bank & Trust Co.

Armversant Salt Lake City, Utah, Continental National Bank & Trust Co.

Armverse Salt Lake City, Utah, First National Bank
Armversion Salt Lake City, Utah, Tracy Loan & Trust Co.
Armvesper Salt Lake City, Utah, Utah Savings & Trust Co.
Armvessel Salt Lake City, Utah, Utah State National Bank
Armvestry Salt Lake City, Utah, Walker Bank & Trust Co.
Armvetch San Angelo, Tex. San Angelo National Bank
Armvetch San Angelo, Tex. San Angelo National Bank

Armveto San Antonio, Tex. Alamo National Bank

Armvexed San Antonio, Tex. Bexar County National Bank

Armviands San Antonio, Tex. Frost National Bank Armvibrant San Antonio, Tex. Groos National Bank

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San Antonio, Tex. National Bank of Commerce
Armvicar
              San Antonio, Tex. National Bank of Fort Sam Houston
Armvictual
              San Antonio, Tex. San Antonio National Bank
Armview
              San Antonio, Tex. South Texas National Bank
Armvigil
              San Francisco, Cal. American Trust Co.
Armvigor
              San Francisco, Cal. Anglo California National Bank
Armviking
Armvilla
              San Francisco, Cal. Bank of America National Trust & Savings
                 Association.
              San Francisco, Cal. Bank of California National Association
Armvinery
              San Francisco, Cal. Crocker First National Bank
Armvinous
Armviola
              San Francisco, Cal. Pacific National Bank
Armvirgin
              San Francisco, Cal. Wells Fargo Bank & Union Trust Co.
Armvirile
              San Rafael, Cal. First National Bank in San Rafael
Armvisage
              Santa Barbara, Cal. County National Bank & Trust Co.
Armvision
              Santa Barbara, Cal. First National Trust & Savings Bank
Armvisit
              Santa Fe, N.M. First National Bank
              Savannah, Ga. Citizens and Southern National Bank
Armvitals
Armvitric
              Scranton, Pa. The First National Bank of Scranton
Armvitrify
              Seattle, Wash. Bank of California National Association
              Seattle, Wash. National Bank of Commerce
Armvivid
Armvixen
              Seattle, Wash. Pacific National Bank
Armvizor
              Seattle, Wash. Peoples Bank and Trust Co.
              Seattle, Wash. Seattle-First National Bank
Armvocal
              Seattle, Wash. Seattle Trust & Savings Bank
Armvodka
Armvoice
              Seattle, Wash. University National Bank
              Sherman, Tex. Merchants and Planters National Bank
Armvolant
              Shreveport, La. Commercial National Bank
Armvolley
              Shreveport, La. Continental-American Bank & Trust Co.
Armvolt
Armvoluble
              Shreveport, La. First National Bank
              Sioux City, Ia. First National Bank
Armvortex
              Sioux City, Iowa, Livestock National Bank
Armvoter
Armvoyage
              Sioux City, Iowa, Security National Bank
              Sioux City, Iowa, Toy National Bank
Armwade
Armwaffle
              Sioux Falls, S.D. First National Bank & Trust Co.
              South St. Joseph, Mo. First St. Joseph Stockyards Bank
Armwagon
Armwaist
              South St. Paul, Minn. Stockyards National Bank
              Spokane, Wash. First National Bank in Spokane
Armwaken
Armwallet
              Spokane, Wash. Old National Bank & Union Trust Co.
Armwalnut
              Spokane. Wash. Security State Bank
              Spokane, Wash. Spokane & Eastern Div. of Seattle-First National
Armwalrus
                 Bank
              Spokane, Wash. Washington Trust Co.
Armwaltz
              Springfield, Ill. First National Bank
Armwares
              Springfield, Ill. Illinois National Bank
Armwarrant
              Springfield, Ill. Springfield Marine Bank
Armwash
              Springfield, Mass. Springfield National Bank
Armwealth
              Springfield, Mass. Third National Bank & Trust Co.
Armweapon
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Armweather
               Springfield, Mass. Union Trust Co.
               Springfield, Mo. Union National Bank
 Armweave
 Armweb
               Springfield, Ohio, First National Bank & Trust Co.
               St. Albans, Vt. Welden National Bank
 Armwedding
               St. Ignace, Mich. First National Bank
 Armwedge
 Armweekly
               St. Joseph, Mo. American National Bank
               St. Joseph, Mo. First National Bank
 Armweight
 Armwelkin
               St. Joseph, Mo. Tootle-Lacy National Bank
 Armwelsh
               St. Louis, Mo. Boatmen's National Bank
 Armwhack
               St. Louis, Mo. First National Bank
 Armwhale
               St. Louis, Mo. Jefferson-Gravois Bank
               St. Louis, Mo. Manufacturers Bank & Trust Co.
 Armwheat
 Armwheel
               St. Louis, Mo. Mercantile-Commerce Bank & Trust Co.
               St. Louis, Mo. Mississippi Valley Trust Co.
 Armwhine
               St. Louis, Mo. United Bank & Trust Co.
 Armwhistle
 Armwhite
               St. Paul, Minn. American National Bank
 Armwhoop
               St. Paul, Minn. Empire National Bank & Trust Co.
 Armwiden
               St. Paul, Minn. First National Bank
 Armwidow
               Syracuse, N.Y. First Trust & Deposit Co.
 Armwidth
               Syracuse, N.Y. Lincoln National Bank & Trust Co.
 Armwind
               Syracuse, N.Y. Merchants National Bank & Trust Co.
 Armwinkle
               Syracuse, N.Y. Syracuse Trust Co.
 Armwinter
               Tampa, Fla. Exchange National Bank
               Tampa, Fla. First National Bank
 Armwizard
 Armwolf
               Terre Haute, Ind. Merchants National Bank
               Texarkana, Ark. State National Bank
 Armwoman
               Texarkana, Tex. Texarkana National Bank
 Armwonder
               Toledo, O. Toledo Trust Co.
 Armwood
 Armwork
               Topeka, Kan. Central National Bank
 Armworld
               Topeka, Kan. Fidelity Savings Bank
               Topeka, Kan. Merchants National Bank
 Armworry
               Topeka, Kan. National Bank of Topeka
 Armwren
               Torrington, Conn. Torrington National Bank & Trust Co.
 Armwriting
               Traverse City, Mich. Traverse City State Bank
 Armwrought
               Trenton, N.J. The First-Mechanics National Bank
 Armyacht
 Armyager
               Tucson, Ariz. Southern Arizona Bank & Trust Co.
 Armyama
               Tulsa, Okla. First National Bank & Trust Co.
 Armyank
               Tulsa, Okla, National Bank of Tulsa
               Utica, N.Y. First Citizens Bank & Trust Co.
 Armyankee
 Armyarrow
               Utica, N.Y. Oneida National Bank & Trust Co.
               Vicksburg, Miss. First National Bank & Trust Co.
 Armyawl
               Vicksburg, Miss. Merchants National Bank & Trust Co.
 Armyawning
 Armyear
               Vincennes, Ind. American National Bank
               Waco. Tex. Citizens National Bank
Armyeast
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Waco, Tex. First National Bank

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Armyellow

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Armyeoman Waco, Tex. National City Bank Wallingford, Conn. First National Eank Armyerba Armyodel Washington, D. C. American Security & Trust Co. Washington, D. C. Hamilton National Bank Armyolk Armyoung Washington, D.C. National Metropolitan Bank Washington, D. C. Riggs National Bank Armyowl Washington, Ind. Washington National Bank Armyucca Armzander Waterbury, Conn. Colonial Trust Co. Armzealous Wells River, Vt. National Bank of Newbury Armzebra Westfield, Mass. First National Bank Wichita, Kan. First National Bank Armzebub Armzenith Wichita, Kan. Fourth National Bank Armzephyr Wichita, Kan. Union National Bank Armzero Wichita, Kan. Union Stock Yards National Bank Armzibet Wichita Falls, Tex. City National Bank Wichita Falls, Tex. First National Bank Armzine Armzion Wichita Falls, Tex. Wichita National Bank Armzircon Willimantic, Conn. Windham National Bank Armzither Wilmington, Del. Wilmington Trust Co. Armzodiac Wilmington, N.C. Wilmington Savings & Trust Co. Armzoker Winchester, Ky. Clark County National Bank Armzonal Winsted, Conn. First National Bank Winston-Salem, N.C. Wachovia Bank & Trust Co. Armzoo Armzoril Worcester, Mass. Mechanics National Bank Armzymic Worcester, Mass. Worcester County Trust Co.

Yazoo City, Miss. Delta National Bank

Armzymoid