

THE OFFICERS AND DIRECTORS OF

The First State Savings Bank

WISH AT THIS TIME TO EXTEND THEIR BEST WISHES TO THE PEOPLE OF OUR COMMUNITY FOR A HAPPY HOLIDAY SEASON AND HOPE THAT NEXT YEAR WILL BE A MOST PROSPEROUS ONE FOR ALL.

WE ALSO WISH TO EXPRESS OUR APPRECIATION TO THE PUBLIC FOR THE BUSINESS WITH WHICH WE HAVE BEEN FAVORED IN THE PAST AND WISH TO ASSURE YOU THAT IN OUR BANK YOU WILL ALWAYS FIND A HEARTY WELCOME. WE WANT YOU TO FEEL THAT OUR BANK IS YOUR BANK AND THAT THIS IS YOUR BANKING HOME.

AMONG THE NUMEROUS WAYS IN WHICH WE CAN SERVE YOU ARE:

- Savings Accounts at 4% interest,
- Certificates of Deposit at 4% interest,
- Christmas Savings Club Accounts at 4% interest,
- Commercial Accounts—a convenience and safeguard at all times,
- Foreign Drafts—on all parts of the world,
- Travelers Checks—payable anywhere,
- Cashier's Checks,
- Drafts.

THIS BANK IS UNDER STATE AND GOVERNMENT SUPERVISION BY VIRTUE OF ITS BEING A MEMBER OF THE FEDERAL RESERVE SYSTEM

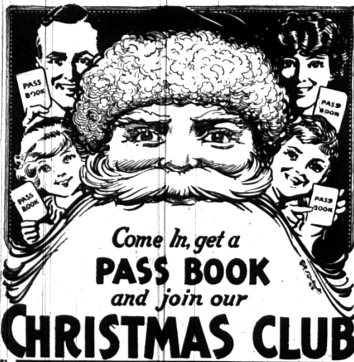
DIRECTORS
 FRANK HAGERMAN
 FRANK SCHLAACK
 THOS. H. COBB
 WILL W. MASTERS

W. B. HARRIS
 T. B. SMITH
 ARTHUR C. PECK
 ROBERT C. PECK

OFFICERS
 FRANK HAGERMAN - President
 THOS. H. COBB - Vice-President and Cashier
 ARTHUR C. PECK - Assistant Cashier
 ROBERT C. PECK - Assistant Cashier

JOIN Our New Christmas Club and Have Money Next Christmas

For Money Earners, Business Men, Women and Children—For Everybody



Christmas Club

To Encourage Thrift

Regularly depositing a specified sum of money each week is the way to **have money**.

Every man and woman can easily spare some money from their earnings each week and when you deposit it, you have it.

Our Christmas Club offers you a methodical plan for depositing your money regularly.

JOIN TODAY

You can start with 1c, 2c, 5c, 10c, and increase your deposit the same amount each week, or you can start with 25c, 50c, \$1.00, \$2.00, \$5.00, \$10.00, \$20.00 or more, and put in same amount each week.

WHAT THE DIFFERENT CLUBS AMOUNT TO IN 50 WEEKS

1 cent	CLUB PAYS	\$12.75	25c	CLUB PAYS	\$12.50
2 cent	CLUB PAYS	\$25.50	50c	CLUB PAYS	\$25
5 cent	CLUB PAYS	\$63.75	\$1.00	CLUB PAYS	\$50
10 cent	CLUB PAYS	\$127.50	\$2.00	CLUB PAYS	\$100
			\$5.00	CLUB PAYS	\$250
			\$10.00	CLUB PAYS	\$500
			\$20.00	CLUB PAYS	\$1,000

Decreasing Clubs
 You can begin with the largest deposit and decrease your deposits each week. A very popular plan.

Come In and Get a Pass Book and Join the Club. Everybody Welcome

First State Savings Bank

CAPITAL AND SURPLUS - \$125,000.00

BIRMINGHAM, MICH.