

Officers

FRANK R. COPP - - - PRESIDENT
EDWIN H. THOMAS - - VICE-PRESIDENT
FREDERICK CLEMENTS - - CASHIER

Directors

FREDERICK CLEMENTS FRANK R. COPP
HAROLD A. CRANE RALPH P. HERBERT
ORIN N. HUSSEY EDWIN H. THOMAS

Assistant to Cashier

IRVING T. YOULAND

Additional Directors Elected at Last Annual Meeting January 8, 1929

JOSEPH L. McLAUGHLIN	NATT F. ROBERTS
FRANCIS J. MOONEY	NED L. PARKER
JOHN B. RHINES	GEORGE R. EMERSON
CARL S. THOMAS	FRED W. BROWNE



EARLY HISTORY

THE FARMINGTON NATIONAL BANK is the outgrowth of a State Bank which was organized some time previous to January 1, 1855, such records as are available not giving us the exact date. Over three-quarters of a century have elapsed since that time and volumes might be written on the changes which have taken place in the Town and also in methods of banking.

We find that back in April and May of the year 1872, Citizens' Meetings were held to give consideration to the organizing of a National Bank. As a result of these meetings, G. W. Herring and Charles W. Thurston proceeded to Washington for the purpose of obtaining permission to organize, and this authority was given under date of May 15, 1872. Under date of June 3, 1872, Articles of Association were adopted, and a Board of nine Directors elected. The following men were elected to the Board: G. W. Herring, John H. Barker, Alonzo Nute, Charles Talpey, J. F. Cloutman, H. B. Edgerly, C. W. Thurston, Martin L. Hayes and Edwin Wallace. The Directors then chose the following officers: G.W. Herring, President, J. F. Cloutman, Vice-President, and Thomas F. Cooke, Cashier.

The certificate of organization was sworn to before Daniel W. Edgerly, Notary Public, under date of July 19, 1872, and sent to Washington upon receipt of which a Charter was granted by Honorable John Jay Knox, Comptroller of the Currency, under date of July 27, 1872.

The following officers served from July, 1872 - January, 1928.

President	G. W. Herring	1872 — 1877
	J. F. Cloutman	1877 — 1884
	J. H. Barker	1884 — 1907
	F. E. Edgerly	1907 — 1926
	D. E. Edgerly	1926 — 1928
	F. R. Copp	1928 —
Cashier	Thos. F. Cooke	1872 — 1879
	J. B. Edgerly	1879 — 1880
	Jas. B. Edgerly	1880 — 1914
	Frederick Clements	1914 —

FNB





Old Home of The Farmington National Bank



New Home of The Farmington National Bank



In presenting you with this little booklet; it is our desire to bring to your attention the facilities which we now have available for the handling of your business.

It is our aim to meet the needs of the community which we serve and in order that we might render better service than has been possible in the past we have equipped this building with all that goes toward the safeguarding of your interests. We believe in the future of Farmington. We believe in its industries and in its citizens and so far as is possible we desire to be of assistance in making this community a better place to live in in the years to come.

We want you to feel that this Bank is more than is represented by bricks and mortar and by its steel vault doors and polished woodwork. We want you to feel that within this institution are men and women who are here for the purpose of serving you and that it is your privilege to consult with its officers at any time.

Every facility that modern banking methods can give is now at your command. If you have been doing your business here in the past, we feel very sure that you will greatly appreciate the new quarters and the accommodations now provided. If your banking business has been carried on elsewhere, we invite you to discuss with our officers the advantages of a connection with this institution.

In the following pages we will outline briefly the various departments of the institution.

COMMERCIAL DEPARTMENT

Have you ever considered the advantages of a checking account? In this department are handled all accounts of corporations and individuals who have formed the practice of making all payments by check. On the first of every month your bills come in from the grocer, plumber, doctor and tax collector. If you have a fair balance in the form of a checking-account, how easy it is to write out your check in payment of the bill. Furthermore with the return of your check properly indorsed, you have the acknowledgment of the indorser that such an amount has been paid by you. A cancelled check is an excellent receipt. If you live out-of-town and in a community which is not served by a banking institution, we invite you to open an account and do your banking by mail. Many of our customers find it inconvenient to come to the Bank during banking hours, but the mailing of their deposit brings a prompt acknowledgment from us and with the allowing of time for the collection of funds, they are then in a position to draw against the deposit.

SAFE DEPOSIT DEPARTMENT

How many of you realize the advantages of a Safe Deposit Box? Into these boxes go your insurance papers, bonds, certificates of stock and many other papers of value, the loss of which would bring to you no end of inconvenience and trouble. You will be appreciative of the private coupon-booths which we have provided for our safe-deposit box owners.

The renter of a box is given two keys and no one other than the renter (except as they may appoint a deputy) has access to the box.

Our boxes rent from three dollars to seven dollars and fifty cents per annum. With the increasing demand for this protection, we have added one hundred boxes. The vault in which your box is kept is of modern construction and is guarded by electrical devices which assure the owner of the maximum amount of protection.

Our main vault has been considerably enlarged during the new construction and provides storage space for silverware and other valuable property at a very moderate charge.

SAVINGS DEPARTMENT

With the opening of our new quarters, we take pleasure in announcing the opening of a Savings Department of the National Bank.

The advantages of a Savings account are well known to many of our customers, but we wish at this time to recommend to any who are not in the habit of systematically saving, that they set aside a small amount to be deposited in the Savings Department.

A minimum deposit of One Dollar will be accepted in opening an account and a deposit book will be issued in your name. Deposits may be made weekly or monthly, at such time as is most convenient for you, and the interest on your balance will be added to your book at least once a year.

Saving is largely a matter of habit, and if you become accustomed to setting aside a certain part of your earnings, we know that you will be most pleasantly surprised at the way in which your balance increases.

FOREIGN DEPARTMENT

Through our connection with the First National Bank of Boston, we are able to be of assistance to our clients who desire to send money to relatives and friends in foreign countries. If you desire to make remittauce to any of the principal cities or towns in France, Germany, Italy, Sweden or any other country, we cordially invite you to allow us to make arrangements for you.

One of the safest ways of carrying funds while travelling, is through Traveller's Cheques. We can supply these in denominations of \$10, \$20, \$50, and \$100. at a very small cost. If you are planning a trip abroad, we recommend that you allow us to secure a Letter of Credit to be used along with your Traveller's Cheques.

These matters can be handled on very short notice, and it will be our pleasure to serve you at any time.

CHRISTMAS CLUB

The Christmas Club Plan is many years old in the banking world, and we are making our start this year as we go into our new home. Several accounts have alreadybeen opened under this plan, and we cordially invite you to come in and talk it over.

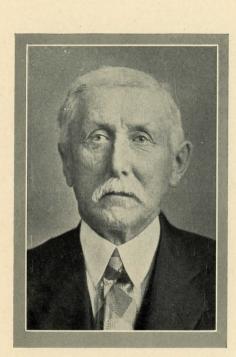
A small saving by a weekly deposit throughout the year provides you with a substantial lump sum for your Christmas shopping, and very considerably eases the financial burden which falls on most of us at just this time of year.

We believe that if you once try the plan, you will be greatly pleased.

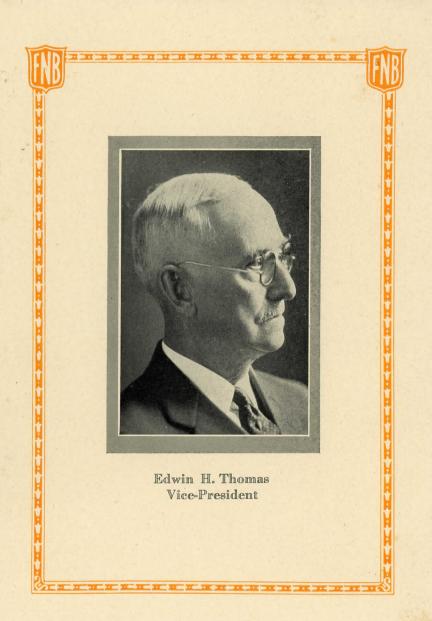
STOCKS AND BONDS

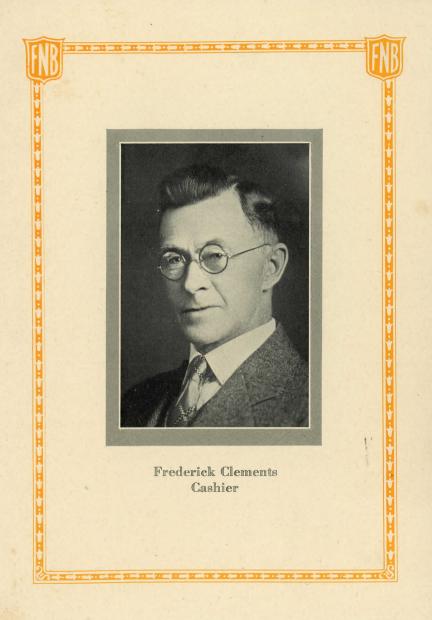
We cordially invite you to make use of our facilities for the execution of your orders when buying or selling stocks or bonds. We have good connections for the execution of orders and believe that we can be of assistance to you along this line.

It is not our policy to make recommendation of any one issue for investment, but rather to safeguard your proposed investment, through investigation.

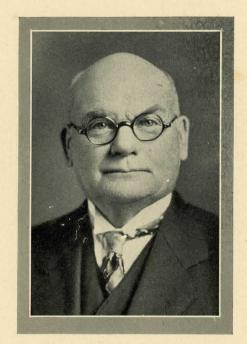


Frank R. Copp President









Orin Hussey Director

JANUARY 1929