

SAVINGS DEPARTMENT

**FIRST PEOPLES BANK**

JONESBORO, TENNESSEE

---

THIS BOOK MUST BE PRESENTED WHEN  
MONEY IS DEPOSITED OR WITHDRAWN.

# FIRST PEOPLES BANK

OF JONESBORO, TENN.

IN ACCOUNT WITH

Mr. Lem L. Reece

Route 6, Jonesboro, Tenn.

## VERY IMPORTANT

### NOTICE TO DEPOSITORS

Read regulations within, to all of which you assent by accepting this book.

If you lose this book, give immediate notice to the Bank.

No withdrawals will be paid against this account unless accompanied by book.

Bank should always be notified immediately of any change of address.

Savings Department open during regular Banking hours.

## RULES AND REGULATIONS

1. A savings deposit means a deposit which consists of funds accumulated for bona fide thrift purposes, and the Bank reserves the right to discontinue any account as a savings deposit unless it is clearly shown that it consists of funds accumulated for bona fide thrift purposes, and may be limited in amount.

2. The pass book evidencing such deposit must be presented to the Bank whenever a withdrawal is made.

3. The depositor may at any time be required by the Bank, to give notice in writing of an intended withdrawal not less than sixty (60) days before a withdrawal is made.

4. Interest shall be paid on savings deposits when the minimum monthly balance amounts to \$5.00 or more at the current rate paid by the bank on all savings deposits then in the bank per annum compounded semi-annually, and will be credited on unclosed accounts on the first business days of January and July of each year and calculated on the minimum balance maintained for each calendar month, but no interest will be allowed on parts of a month or fractional parts of a dollar.

5. In receiving items for deposit or for collection it is understood that the Bank acts only as the depositors collecting agent and assumes no responsibility beyond the exercise of due care. All items are credited subject to final payment in cash or solvent credits. The Bank will not be liable for default or negligence of its duly selected correspondents nor for losses in transit, and each correspondent so selected shall not be liable except for its own negligence. This Bank or its correspondents may send items, directly or indirectly, to any bank, including the payor, and accept its draft or credit as conditional payment in lieu of cash; it may charge back any item at any time before final payment whether returned or not, also any item drawn on the Bank not good at close of business on day deposited.

IN ACCOUNT WITH Lem L. Reece

IDN'T. No. \_\_\_\_\_

ACCT. No. \_\_\_\_\_

59-50905-08

	DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE	TRANS.
1	FEB 24-65		**5,000.00		**5,000.00	NB
2	APR-6-65		***100.00		**5,100.00	NB
3	MAY-4-65		***100.00		**5,200.00	NB
4						
5	JUN-4-65		***100.00		**5,300.00	NB
6	JUN 30-65			*85.33	**5,385.33	NB Z
7	JUL-3-65		***100.00		**5,485.33	NB
8	AUG-6-65		***100.00		**5,585.33	NB
9	Aug 31 65		<del>100.00</del>		5685.33	
10	<b>OCT 4 - 1965</b>		100.00		5785.33	
11	OCT-4-65			*55.85	**5,841.18	NB Z
12	Nov 1		100.00		5941.18	
	12/4/66		100.00		5841.18	
	12/31/65					
13	1/3/66		100.00	59.41	6,100.59	
14	2/3/66		100.00		6,200.89	
15	3/3/66		100.00		6,300.89	
16					6,400.89	
17	MAY 20-66			*63.01	**6,463.60	NB Z
18	Mar. 28-66	1500.00			4963.60	
19	Apr. 2-66		100.00		5063.60	
20	May 2-66		100.00		5163.60	
21	May 31-66		100.00		5263.60	
22	June 30 66			*51.64	**5,315.24	NB Z
23	July 1, 1966		100.00		5415.24	
24	Aug. 1 1966		100.00		5515.24	

FIRST PEOPLES BANK - JONESBORO, TENN.



IN ACCOUNT WITH Lem L. Reece

IDN'T. No. \_\_\_\_\_

ACCT. No. \_\_\_\_\_

59-50905-08

	DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE	TRANS.
1	9/6/66		100.00		5615.24	
2						
3	9/24/66			55.15	5670.39	
4	10/1/66		100.00		5770.39	
5	10/31/66		100.00		5870.39	
6	<i>Dec 31</i>					
7	12/5/67		100.00	*58.70	**5,929.09	N Z
8			10.00		6029.09	
9	1/5/67		10.00		6129.09	
10	2/4/67		100.00		6229.09	
11	3/6/67		100.00		6329.09	
12	3/23/67			62.29	6391.38	
	4/3/67		100.00		6491.38	
	5/2/67		100.00		6591.38	
13	6/3/67		100.00		6691.38	
14	6-30-67			*65.91	**6,757.29	N Z
15	7-6-67		100.00		6857.29	
16	8-7-67		100.00		6957.29	
17	SEP-2-67		***100.00		**7,057.29	N Z
18	SEP 12-67	*2,020.00			**5,037.29	N Z
19	NOV-9-67			*69.57	**5,106.86	N Z
20	NOV-9-67		***100.00			N Z
21	NOV-9-67		***100.00		**5,306.86	N Z
22	NOV-9-67		**2,010.00		**7,316.86	N Z
23	DEC-4-67		***100.00		**7,416.86	N Z
24						

FIRST PEOPLES BANK — JONESBORO, TENN.

IN ACCOUNT WITH Lem L. Reece

IDN'T. No.

Acct. No.

59-50905-08

	DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE	TRANS.
1	JAN-4-68			*66.47	*7483.33	N 2
2	1/2/68		100.00		7583.33	
3	2/4/68		100.00		7683.33	
4	Mar 1-68		100.00		7,783.33*	
5	3/26/68			76.83	7860.16	
6	4/8/68		100.00		7960.16	
7	4/30/68		100.00		8060.16	
8	6/4/68		100.00		8160.16	
9	6/28/68			80.60	8240.76	
10	7-6-68		100.00		8340.76	
11	8/1/68		100.00		8440.76	
12	9/3/68		100.00		8540.76	
13	9-17-68			84.40	8,625.16	
14	10-1-68		100.00		8,725.16	
15	Nov 1-68		100.00		8,825.16	
16	Dec 2-68		100.00		8,925.16	
17	Dec 17-1968			88.25	9,013.41	
18	DEC 20-68	*2,000.00			**7,013.41	N 3
19	1/3/69		100.00		7113.41	
20	2/3/69		100.00		7213.41	
21	3/3/69		100.00		7313.41	
22	3/27/69			72.13	7385.54	
23	4/1/69		100.00		7485.54	
24	APR-4-69	*1,000.00			**6,485.54	N 3
25	APR-4-69	*6,000.00			***485.54	N 3
26	May 5-69		100.00		585.54	
27	June 3-69		100.00		685.54	

FIRST PEOPLES BANK - JONESBORO, TENN.



IN ACCOUNT WITH Lem L. Reece

IDN'T. No. \_\_\_\_\_

Acct. No. \_\_\_\_\_

59-50905-08

	DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE	TRANS.
1						
2	JUL-3-69			**5.85	***691.39	0 2
3	AUG 11-69		***100.00			0 0
4	AUG 11-69		***100.00		***891.39	0 0
5	OCT 21-69		**2005.51		**3,796.90	0 0
6	OCT 21-69			*18.26	**3,815.16	0 2
7	OCT 21-69	*3,815.16			*****.00	0 0
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						

FIRST PEOPLES BANK - JONESBORO, TENN.

IN ACCOUNT WITH **Lem L. Reece**

IDN'T. No. \_\_\_\_\_

ACCT. No. \_\_\_\_\_

**59-50905-08**

	DATE	WITHDRAWAL	DEPOSITS	INTEREST	BALANCE	TRANS.
1			5			
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13			5			
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						

**FIRST PEOPLES BANK - JONESBORO, TENN.**

6. Deposits may be withdrawn by the depositor by written receipt or by order, but in every case the pass book must be presented so that such payments or withdrawals may be entered therein. The Bank will endeavor to prevent fraud on its depositors but all payments made to the person producing the depositor's pass book shall be valid payments by the Bank. In the case of a lost pass book the Bank shall use its best judgment as to whom payment shall be made. Should any depositor lose his book he is required to give immediate notice thereof to the Bank. As the officers of the Bank may be unable to identify every depositor, the Bank will not be responsible for the loss sustained where a depositor has not given notice of his or her book being stolen or lost, if the balance in such book is paid in whole or in part on presentation.

7. Deposits may be made by one person as Trustee or an Agent for the benefit of another at the discretion of the Bank. In all such cases the deposits shall be made in the name of the trustee or agent "In Trust for" such person, society or association, and the trustee or agent, or his successor, shall be entitled to receive payment, and his receipt, with the production of the book, shall be a sufficient discharge; however, in the case of a deposit for the benefit of another person as above described, the officers of the Bank may at their discretion, make payments to such person on production of the book, which payments shall also be a sufficient discharge.

8. Deposits may be received for, or for the benefit of, minors or others, and shall, at the discretion of the Bank, be withdrawn in the same way that the records of the Bank indicate and as specified under Rule 7 as applying to Trustees, Agents, etc.

9. Deposits of \$1.00 or more will be received and a pass book issued, the entries in which shall constitute the depositor's receipt when such entries are made by an authorized employee of this Bank. If such an account is closed within three months after the first deposit is received, a charge of 50c will be made to cover the cost of pass book and other expense necessary for the opening

of such an account, such charge to be deducted from account. There will be a service charge on accounts less than \$100.00 of 10 cents for each withdrawal in excess of three in any one month.

10. When making the first deposit, the customer will sign his or her name upon the signature card of the Bank, thereby giving his or her consent to these rules and regulations, which may be altered or amended at any time by the Bank, and all such altered or amended rules shall be obligatory and binding on the depositor after duly recorded action of its Board of Directors or its Executive Committee, properly authorized.

11. No assignment or transfer of this pass book or the deposits herein entered, will be recognized by the Bank, unless the consent of the Bank shall first be obtained and memorandum thereof entered herein.

Deposits in the name of husband and wife shall be owned as tenants by the entireties and subject to withdrawal by order of either during their joint lives, unless otherwise noted on the records of the bank, and shall pass to the survivor in case of death.

Accounts standing in the names of more than one person (other than husband and wife) may be withdrawn upon the order of any one of such persons during their joint lives and upon the death of any one such account shall be deemed to be owned as equal tenants in common, unless otherwise noted on the records of the bank at the time the account is opened or by written direction by all parties in interest thereafter.