

Old Dartmouth Historical Society  
New Bedford Whaling Museum  
Research Library

Mss 107  
[Accession #2008.53 and #2008.54]

THE RECORDS OF MERCHANTS BANK/MERCHANTS NATIONAL BANK OF NEW  
BEDFORD, MASSACHUSETTS  
1825 – 1939

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Old Dartmouth Historical Society  
Whaling Museum Research Library  
New Bedford, Massachusetts  
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**Mss 107**                      **Merchants Bank/Merchants National Bank**  
**Inclusive Dates:**        **1825 – 1939**  
**Extent:**                    **1063 financial volumes; 82 linear feet**  
**Provenance:**            **Museum purchase**  
**Restrictions:**            **None**

**HISTORICAL NOTE**

Merchants Bank [MB], chartered June 18, 1825 with a capital of \$150,000, was at one time the oldest and the largest (as measured by capital or shareholder equity) banking institution in the Commonwealth of Massachusetts outside of Boston. The bank combined the advice, expertise and business acumen of the leading whaling merchants of New Bedford who were the founders, stockholders, and directors of the bank and its sister company, the Merchants Insurance Company [MIC]. MB and MIC were founded within days of each other by the same merchants, and the two companies continued their mutually beneficial relationship until the liquidation of the insurance company in 1849.

At the first MB stockholders' meeting on July 25, 1825, incorporators voted to elect John Avery Parker [1769-1853] as president and James B. Congdon [1802-1873] as cashier and to rent the south half of the first floor of dry goods merchant William H. Allen's new storefront on Water Street at \$200 per year. The original directors of the bank included Parker, Allen, Samuel Borden, Job Eddy, Abraham Barker, Joseph Bourne, John Coggeshall Jr., Alfred Gibbs, and David R. Greene.

Like almost all banks incorporated before the Civil War, MB received its charter from the state government, in this case the Massachusetts Senate and House of Representatives in General Court. The charter allowed the MB's founders to create a business entity with the usual privileges of a corporation, including the right to perpetual succession and the right to sue and be sued in the bank's name. The act of incorporation, however, also subjected the bank to the supervision of the chartering authority, including all the capital requirements, rules, restrictions, and other provisions in place at the time of charter. The bank's influence in New Bedford was sizable in the antebellum era primarily due to the interests of its directors, stockholders, and borrowers, many of whom were engaged in the whaling industry.

Parker's death in 1853 resulted in the election of Charles R. Tucker [1809-1876] as the bank's second president. Peleg C. Howland [1830-1885] replaced Congdon as cashier in 1858. Under its new leadership, MB continued to increase its stockholder equity and to enjoy a sustained period of prosperity and public service.

On February 14, 1865, the bank reorganized under a federal charter as the Merchants National Bank of New Bedford [MNB], presumably due to additional taxes levied on state-chartered banks by the National Bank Acts. By 1869, the bank's capital had increased to \$1,000,000. Despite the increase in capital, further balance sheet growth was stymied by structural economic changes, including the demise of the Atlantic whaling industry and a shift in demand from whale oil to petroleum.

The election of long-time director Jonathan Bourne [1811-1889] as the bank's third president in 1876 coincided with a period of economic upheaval in New Bedford. Bourne was one of New Bedford's most prosperous whaling agents and merchants, but his later years saw him personally diversifying his investments to include railroads and the cotton mills of New Bedford and Fall River. His ability to make the transition from whaling to manufacturing helped MNB maintain its prominence in the local financial community.

By the time that Gilbert Allen [1831 -1899] was elected the bank's fourth bank president in 1889, cotton manufacturing dominated New Bedford's economy. As president of New Bedford Copper, Allen had become familiar with corporate structures and industrial plants. Under his leadership and that of his cashier Henry C. W. Mosher [1845-1932], MNB embraced New Bedford's rapid growth by making short-term loans to textile companies and serving the banking needs of immigrants working as mill weavers, spinners, loom fixers, hands, and operatives.

During the transition to cotton manufacturing and steady economic progress, New Bedford's waterfront became less important to the interests of the city. Since 1835, the home of MB/MNB had been the Russell Warren-designed building at the foot of William Street, a structure it shared with Mechanics Bank. The so-called "double bank" building was a local landmark in New Bedford's financial district. In 1894, however, MNB moved to the corner of Purchase and William Streets, ostensibly because Mosher thought it prudent to be closer to uptown borrowers, including mill men and merchants.

The third bank building was built on the former location of Liberty Hall, a well-known site for public meetings, lectures, concerts, and theatricals. The "new" bank building was applauded for its dignity and reserve, its modern banking and office equipment, and its intricate safeguards against burglary. With an increasingly wide-ranging customer base of local, regional, national and international clients, and the added responsibility for handling many of the large mill payrolls in the city, MNB set a standard for available financial services and stability.

By the turn of the twentieth century, New Bedford's industrial base had begun to broaden. In 1899, Henry C. W. Mosher, formerly one of the bank's tellers and later its cashier, became the bank's fifth president. As the bank's first president with significant banking experience, he was instrumental in maintaining the bank's leadership position during New Bedford's transition into a diversified manufacturing city.

In 1912, the City of New Bedford made the decision to widen Purchase Street. MNB's leadership decided to continue business at the corner of Purchase and William streets, to partially demolish the ten year old bank building to accommodate the street widening, and to completely reorganize the remaining space with new improvements and services. The renovated structure opened in 1916 as "an ornament to the city and a tribute to the progressiveness of its founders," as Mr. Mosher wrote in his history of the bank that year.

When Mosher retired in 1923, citing a desire to cut back on his duties, Edmund H. Leland [1890-1939] was elected the bank's sixth president. Leland also was an experienced bank executive, having worked for banks in both New York and Boston. Leland oversaw increasingly large capital investments from non-local sources and helped to finance the rise of New Bedford as the preeminent manufacturer of fine cotton goods and yarns in the United States. In order to better service large numbers of mill workers in

the south end and north end sections of New Bedford, MNB in 1925 opened branches in those two areas.

The economic downturn of the 1930s proved a difficult time for MNB and New Bedford. Capital and investment in the region diminished and civic pride took a tremendous blow. Leland resigned in 1933 due to ill health, and was replaced by Mark M. Duff [1891-1967] in 1934. Duff, a prosperous local business man and MNB director since 1926, took up the challenge of guiding the bank and the community back to prosperity and protecting the interests of the bank's stakeholders.

Merchants National Bank celebrated its one hundred and twenty-fifth anniversary on September 1, 1950 with the slogan, "Working Together for a Greater, Busier New Bedford." Although cotton manufacturing continued to decline, mid-century New Bedford remained a manufacturing and industrial center, and MNB prided itself on promoting the growth of the community. Always willing to extend credit to "any sound productive purpose," the bank made loans that reflected the needs of post-war New Bedford including loans for commercial equipment and refrigeration, farm equipment, fishing vessels and the fishing industry, G.I. business loans required under the G.I. Bill of Rights, home and business property improvement, and small businesses.

A sweeping series of changes in federal and state banking laws from 1963 to 2000 brought banks into the headlines. In 1966, Baystate Corporation, a Boston-based bank holding company, purchased MNB, but retained both the name of Merchants National Bank and the building on Purchase and William Street. In 1976, when Baystate Corporation changed its name to BayBanks, Inc., Merchants National Bank was renamed BayBank Merchants and continued to operate in the same location. BayBanks, Inc. entered into an agreement with Bank of Boston in 1996 that combined those two entities into one and created Bank Boston, one of the largest commercial banks in the United States at the time. Bank Boston closed the MNB bank office located at Purchase and William streets in 1997. After a series of local purchases between 1998 and 2004, the Hicks Building and MNB main office building were sold to separately to the United Way [Hicks Building] and Citizens Bank [MNB building].

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## CHRONOLOGY

**Note: Conversion to current dollar figures from U. S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index**

- 1825
  - New Bedford population -- 5,760 people
  - Merchants Bank and Merchants Insurance Company chartered
  - Merchants Bank opened at William H. Allen's building, Water Street – rental is \$200 per year [\$4,347 in 2010 dollars] for up to six years
  - Capital stock \$150,000 [\$3.26 million in 2010 dollars] payable in four equal installments
  - Bills [paper money] printed; plates used for ten years
  - John Avery Parker, prosperous whaling merchant, elected as first bank president
  - James B. Congdon elected cashier
- 1828
  - Capital stock increased to \$200,000 [\$4.55 million in 2010 dollars]
- 1830
  - Changed its correspondent bank in New York from the Chemical Bank to “another New York bank” due to “unfavorable reports”
- 1831
  - New Bedford population around 7,592 people
  - Bank rechartered for twenty years
    - Bank purchased land from William W. Swain at lower end of William Street for \$2,000 [\$52,000 in 2010 dollars]
  - Bank and Mechanics Bank hired Russell Warren of Providence as architect for “double bank” building
- 1833
  - Bank paid 6% dividend to stockholders
- 1835
  - New plates obtained and second issue of bills [paper money] began
  - Bank moved into “double bank” building
- 1837
  - Bank joined most other banks in suspending specie payments due to nationwide banking panic
- 1838
  - Bank purchased first bank building on Water Street from William H. Allen
- 1840
  - New Bedford & Taunton Railroad opened
- 1843
  - Merchants Insurance Company voluntarily liquidated
  - New plates ordered from Toppan, Carpenter & Company and new bills printed
- 1846
  - Wamsutta Mill opened and rented offices on second floor of “double bank” building over Merchants Bank
- 1849
  - Merchants Insurance Company liquidation completed
- 1850
  - 25<sup>th</sup> anniversary of bank
- 1851
  - Population of New Bedford – 16,443
  - Bank charter renewed for twenty years
  - Bank adopted new by-laws and voted to increase capital stock to \$400,000 [\$11.11 million in 2010 dollars]
  - John Avery Parker presented with silver plate pitcher/salver set made by Bigelow & Kennad of Boston
- 1852
  - Bank sold first bank location on Water Street to George A. Bourne
- 1853
  - John Avery Parker, first bank president, died
- 1854
  - Charles R. Tucker, whaling merchant, elected second bank president
- 1857
  - James B. Congdon resigned as cashier
  - Specie payments suspended due to national banking panic; resumed later in the year



- 1858 - Peleg C. Howland elected cashier
- 1861 - Bank donated \$50,000 [\$1.22 million in 2010 dollars] to Commonwealth of Massachusetts for war effort
- Specie payments suspended due to war conditions
- 1864 - Bank contributed \$100 [\$1,370 in 2010 dollars] to New Bedford Port Society to help the Society in reduced circumstances
- 1865 - Population of New Bedford - 20,853
- Merchants Bank voted to change name to “Merchants National Bank of New Bedford” and transferred assets and liabilities to Merchants National Bank under National Banking Act
- Bank destroyed currency plates and is relieved of responsibility of burning worn out bills
- 1869 - Capital increased to \$1,000,000 [\$15.87 million in 2010 dollars]
- 1875 - New Bedford population – 25,895
- 50<sup>th</sup> anniversary of bank
- 1876 - Ivory H. Bartlett, Jr. and Mechanics Bank purchased building in the rear of “double bank” building and Merchants Bank moved to second floor of the rear building
- Charles R. Tucker, second bank president, dies
- Jonathan Bourne, whaling merchant, elected third bank president
- 1882 - Bank directors voted to hang portraits of past and present bank presidents and cashiers in the Directors’ Room
- 1885 - Henry C. W. Mosher elected cashier
- 1888 - New Bedford established local Clearing House
- 1889 - Jonathan Bourne, third bank president, died
- Gilbert Allen, president of New Bedford Copper Company, elected fourth bank president
- 1890 - Bank decided to abandon Water Street location and move “uptown” and bought Liberty Hall, located on the northwest corner of Purchase and William streets, for \$110,000 [\$2.62 million in 2010 dollars]
- 1894 - “New” bank building; designed by Boston architects Chapman & Fraser, opened
- 1895 - Bank purchased Hicks Building, adjacent to “new” bank for \$50,000 [\$1.28 million in 2010 dollars]
- 1898 - War with Spain caused concern for safety of bank holdings along coastline; bank moved bonds and securities inland to Worcester
- 1899 - Gilbert Allen, fourth bank president, died
- Henry C. W. Mosher, cashier, elected fifth bank president
- Lloyd S. Swain elected cashier
- Thomas H. Knowles elected bank vice-president
- 1900 - Population of New Bedford – 62,442
- 75<sup>th</sup> bank anniversary
- 1909 - Thomas H. Knowles, bank vice-president, died
- 1913 - Eliot D. Stetson elected bank vice-president
  
- 1914 - Bank became member of Federal Reserve Bank
- Bank became member of National Currency Association

- New Bedford decided to widen Purchase Street; bank decided to renovate existing bank building
- 1916 - Reconfigured bank building accommodating widened Purchase Street opened; it was designed by Boston architects, Addin & Parker
- 1917 - Eliot D. Stetson, bank vice-president, placed in charge of New Bedford committee to promote city-wide World War I fund raising activities by Federal Reserve Bank of Boston
- 1919 - Bank opened Savings Department
- 1923 - Henry C. W. Mosher, fourth bank president, resigned
- Edmund H. Leland, New York representative of First National Bank of Boston, elected fifth bank president
- 1924 - Bank established first two branches; one in north end, one in south end
- James M. Coffin elected cashier
- Henry H. Taber elected bank vice-president
- 1925 - Population of New Bedford – 119,539
- 100<sup>th</sup> anniversary of bank
- 1932 - Henry C. W. Mosher, fourth bank president, died
- 1933 - Edmund H. Leland, fifth bank president, resigned due to failing health
- 1934 - Mark M. Duff, prominent local business man, elected sixth bank president
- 1947 - Bank added drive up window on Mechanics Lane at main branch
- 1950 - Population of New Bedford – 112,734
- 125<sup>th</sup> anniversary of bank
- Bank relocated north end and south end branches to new buildings
- 1966 - Population of New Bedford – 100,176
- Bank sold to BayState Corp; a Boston-based bank holding company

## **PROVENANCE**

These records were purchased from New England Demolition and Salvage Company by the Old Dartmouth Historical Society in 2008 [Accession #2008.53]; an additional volume [Accession #2008.54] was donated soon after the purchase. Previously, all records were housed in the Hicks Building on William Street, an adjoining building owned by the MB/MNB and accessed by a pass-through on the second floor mezzanine. When current, the records were located in the book vault on the first floor in the main bank building and as they became non-current, they were moved to the upper floors and to the adjoining Hicks Building. Collection was arranged in the current manner after transfer to the ODHS in 2010 when shelving was installed on the second floor of the Research Library.

## SIGNIFICANCE OF THE COLLECTION

The MB/MNB was a unit commercial bank (until the establishment of its branches in the early 20<sup>th</sup> century) of the incorporated, joint-stock form, one of tens of thousands of such institutions created to serve local communities throughout the nation in the nineteenth and early twentieth centuries. Despite their ubiquity, however, little is known about such institutions other than they provided local economic entities (businesses, individuals, and governments) with financial intermediation services and supplied the economy with money in the form of notes and deposits. Who interacted with such banks as borrowers, depositors, and stockholders and why has been little studied because few records exist and those that do are largely inscrutable to historians and too detailed to excite economists accustomed to dealing with aggregated data. And even bank historians have found the task of summarizing a bank's operations so daunting that they have infrequently attempted the task and even more rarely succeeded in it. Due to a dearth of large, publicly available bank collections, most general banking histories describe snapshots of different banks at different times. The histories of individual banks, by contrast, tend to be commissioned pieces of varying, but usually low, academic merit.

The Merchants Bank of New Bedford collection is daunting due to its size and complexity but this finding aid has been designed to make it more accessible to researchers ranging from family to financial historians. The records include the names of many thousands of borrowers, depositors, stock and bond investors, and stockholders and provide clues about their business activities and whereabouts at specific dates. They also detail the bank's business activities, including its lending practices in different eras, its balance sheet management strategies, its efforts to combat counterfeiters and delinquents, and its overall efficiency and profitability. Finally, the records show the bank's economic impact over a century, including its contribution to New England's money supply, its postbellum brokerage activities, and its role intermediating between savers (depositors and note holders) and entrepreneurs (borrowers and issuers of securities owned by the bank).

More specifically, this collection should prove extremely useful to two types of researchers, those interested in the history of New Bedford, Massachusetts and its people and environs and also to accounting, bank, business, economic, financial and social historians of the U.S. during the "long 19<sup>th</sup> century" (to World War I).

Local and family historians will find in the collection not just the names of many local citizens and businesses but also an indication of their business and personal activities. Because the records contain numerous precise dates, they can be used to estimate or corroborate dates of arrival or departure from the city and even death dates. The records can also be used to turn genealogical studies into fuller family histories by providing glimpses into ancestor's financial transactions, including the loans and wages they received and the deposits and securities investments they made.

Historians of accounting will encounter interesting puzzles in the collection including the changing nature of interest rate calculations, balance sheet assumptions, and internal control and auditing procedures, as well as an abortive experimental account system.

Business historians will likewise find much of interest herein, including the detailed banking activities over an extended period of a wide variety of firms ranging from small businesses to whaling agents to large-scale industrial corporations. The collection also contains clues about how the bank itself functioned as a business, particularly how it struggled to ensure its office technology systems allowed it

to collect, store, and analyze an ever-growing number of financial transactions. The records also allow the bank's profitability (return on equity) and efficiency (return on assets) to be measured at least annually for over a century.

Social historians will be interested to learn that the collection contains the names of numerous female borrowers and that Portuguese and members of other immigrant groups patronized the bank in various capacities. One, William M. Wood, became a director in MNB as well as America's infamous robber baron "Wool King."

For the bank, economic or financial historians, **this collection represents one of, if not the, most important sets of 19<sup>th</sup> century U.S. bank records readily available to the public.** (That conclusion was reached by comparing the collection's overall size, the length of time it covers, and the variety of records it contains with other bank collections described in the WorldCat OPAC. For details, see Appendix C). As such, its volumes can help to answer a number of questions important to both the historiography of banking and to the policy debates about financial services regulation that arose in the aftermath of the subprime mortgage crisis of 2007 and the financial panic of 2008:

- Why do some banks thrive for many decades when others fail soon after forming or at the first sign of trouble?
  - Why do some banks aid economic development while others appear merely to exacerbate the business cycle?
  - Why do some banks fall prey to fraud and speculation while others exist for decades without major scandal or defalcation?
  - What role[s] did dividends play in bank governance in the 19<sup>th</sup> century and could they be reprised in the 21<sup>st</sup> century?
  - What role[s] did active local stockholders play in bank governance in the 19<sup>th</sup> century and could they be reprised in the 21<sup>st</sup> century?
  - What balance sheet management techniques do banks employ and which are most effective in different circumstances?
  - Were more heavily capitalized banks less likely to fail and if so why?
- Were most banks operated primarily for the benefit of their officers, directors, and major stockholders or did they provide financial services to a broader segment of their respective communities?
  - Who ultimately controlled the bank, the stockholders, the directors, or the officers [president and cashier at first, and later on the president, vice president and cashier]? Did changes in control affect the bank's performance as measured by its return on equity or return on assets?
  - What types of people [age, class, educational levels, ethnicity, gender, occupation, race, religion] kept bank deposits, obtained bank loans, and owned bank stock and how and why did those patterns change over time?
  - What types of people were bank directors, what roles did they play in bank decision-making, and how and why did their characteristics and roles change over time?
  - What types of people invested in government bonds during the Civil War and World War I?
  - What types of people had brokerage accounts in the postbellum period?
- What financial regulations did 19<sup>th</sup> and 20<sup>th</sup> century banks nominally face and which actually constrained their activities?

- Which state or federal regulations were salutary and which imposed net costs on banks and/or the customers?
- What was the Bank's role in the region's elite power structure? Did it involve itself in politics directly, and if so how? Was it able to "capture" its state or federal regulators at any time and if so how?
- How well did the Federal Reserve's regulatory system function in the Boston district?
- Was the Glass-Steagall separation of commercial and investments banking beneficial or other necessary?
- What, if anything, does the MB's close connection with the MIC imply regarding the efficacy of the merging of banking and insurance services?
- How did local and regional bank clearinghouses function and were they effective at reducing transaction costs and mitigating banking panics?
  - How well did the Suffolk Bank system function and how why did it changer over time?
  - How well did the Federal Reserve's payment system function in the Boston district?
- How did community banks respond to changes in office technology and the increasing volume of transactions they had to record?
  - How did the bank react to counterfeiters, forgers, check kitters, and others attempting to defraud it?
  - How and why did the way that the MB/MNB interacted with customers change over time?
- How did the structure of the financial services market in New Bedford change over time? How did changes in the degree of competition impact the bank and its customers?

## SCOPE AND CONTENT NOTE

The records of MB/MNB span the years 1825 – 1939 with the bulk of the collection falling between the years of the bank’s incorporation in 1825 and 1919. The records constitute 1,063 financial volumes, 82 linear feet of books, pamphlets, and miscellany and consist of seven series of records: Merchants Insurance Company stockholder records, financial volumes for both customers and inter-bank transactions, letter books, customer miscellany, World War I fund raising efforts, and printed material.

The collection reflects the bookkeeping and accounting activities of the bank. Major focuses are the daily transactions of the bank’s customers involving deposits, withdrawals, loans, and stock purchases. Additionally, the records document the internal workings of the bank and its balance sheet [assets, liabilities, and stockholder equity] through the years. Subject areas represented include: business, economic and financial conditions, banking history, interest rates, securities brokering, corporate governance, corporate finance, whaling business and finance, correspondent banking, bank note issuance, and bank lending practices.

The Merchants Insurance Company record contains one volume of stock dividends. It shows the dividends paid semi-annually to stockholders. Additionally, the final settlement and a copy of the instrument of settlement are contained in the volume.

Customer financial records include eighteen sub-series: journals, ledgers, discount books, waste/cash books, bills receivable, acceptances, deposits, balances, collections, depositors/daily balances, offerings and discounts, broker/dealer records, loan records, cashier’s checks, inactive account ledgers, drafts, branch office records, and miscellany. The majority of the records are in the form of handwritten hard or soft bound volumes.

Bank financial records include twenty-two sub-series: stockholder’s records, cash make up books, volumes in account with Suffolk Bank, Revere Bank, National Bank of the Republic, Merchants Bank [Boston] as well as various New York, Philadelphia, and Federal Reserve Banks, statements, bank income and expenses, unidentified indexes, daily transactions, ledgers, standard diary, teller’s daily balances, Clearing House proof, check lists, and payroll accounts.

Letter books consist of three sub-series with specific types of letters in each series: customer queries, letters of transmittals with enclosure, and letters to other banks.

Customer and bank miscellany includes nine folders with examples of letters of transmittal, notes, cancelled checks, 19<sup>th</sup> century MNB envelopes as well as items of interest to bank employees such as a Bryant & Stratton bulletin and vertical file information.

World War I fund raising consists of three volumes and 30 folders of material useful for the solicitation of funds amongst the Jewish community, mill workers, and active duty military personnel for a variety of war-related funds. Also included are printed MNB financial reports from 1914 – 1916, handwritten lists of names and addresses of local Jewish residents, infantry fund raising sheet by mill, and lists of voters assessed for poll tax for Wards 1-6.

Printed material consisting of hard and soft-bound volumes reflects the interests of bank management prior to World War I including current financial, commercial and investment news such as *Financial*

*Chronicle, The Financial Review, Treasury – Annual Report 1915 – Director of the Mint, and Poor’s Summary of Investment News.* Special interest publications such as *Martin’s One Hundred Year’s History: Boston Stock Market, Copper Handbook, Copper, Catalog of Coins, Tokens, and Medals in the Numismatic Collection of the Mint of the United States at Philadelphia, Forms for National and State Banks, A Century of Sugar Refining in the United States, 19<sup>th</sup> Annual Report of Union Pacific Railroad Company* and *American Newspaper Annual* are represented in this series. In addition, publications highlighting legal decisions and reports pertaining to the banking industry and taxation such as *McMaster’s Commercial Decisions, Digest of Laws Relating to Trust Companies of the United States, Annual Report of the Bank Commissioner, Report of the Comptroller of Currency, Income Tax Laws and Regulations, The Federal Reserve Act and Index, Massachusetts Combined Tax Services and Proceedings of American Bankers Association* are included.



## PROCESSING NOTE

The Old Dartmouth Historical Society conducted a two year project to arrange, describe and catalog over 1,000 volumes and 82 linear feet relating to the MB/MNB. Mainly consisting of financial records, details of each volume were entered into an Access database [Merchants National Bank Collection spreadsheet], cleaned, labeled, and shelved chronologically by type and size. Paper clips and acidic blotter papers were removed, but pinned-in notes remain as important to the integrity of the volume. Volumes needing additional conservation were placed separately and either treated or boxed. The two linear feet of loose papers were foldered and boxed. Printed material consisting of 80 linear feet was cleaned and boxed. Five volumes of financial information for the Acushnet Iron Foundry [1848 -1857] were removed from collection and processed separately.

A number of New Bedford Whaling Museum staff and grant-funded appointees contributed to the outcome of the MB/MNB project. Michael Dyer, Maritime Curator and Project Manager, provided administrative skills and conveyed the Research Library's needs in integrating the collection. Project Archivists Carole Foster and Theresa Smith processed the collection as stated above and produced the finding aid. Robert E. Wright, Nef Family Chair of Political Economy and Director of the Thomas Willing Institute for the Study of Financial Markets, Institutions, and Regulations, Augustana College, Sioux Falls, South Dakota answered numerous questions about economic and banking history. In addition, he wrote interpretive articles using information contained in the MB/MNB collection. Peggi Mederios, local historian, researched and documented facts about MB/MNB. Robert Hauser, Museum Conservator, and D. Jordan Berson, Conservation Intern/University of Texas, Austin, shared their unique expertise as they assessed, stabilized and repaired damaged volumes. Laura Pereira, Museum Librarian, produced reference material and bank-related manuscript collections already in the Research Library.

The Merchants Bank/Merchants National bank project was made possible by a grant from the Institute of Museum and Library Services (IMLS).

## SERIES OVERVIEW

- Series A. Merchants Insurance Company, 1828 - 1859 [1 volume]
1. Stock Dividends
- Series B. Financial Records/Customers, 1825 – 1939 [619 volumes]
1. Journals, 1825 – 1880, 1919
  2. Ledgers, 1825 – 1845, 1848 – 1862, 1865 – 1880
  3. Discounts, 1825 – 1912, 1916 – 1921
  4. Waste/Cash, 1826 – 1899, 1902 – 1914, 1916, 1918 – 1929
  5. Bills Receivable, 1826 – 1921
  6. Acceptances, 1828 – 1844, 1846 – 1852
  7. Deposits, 1830 – 1902
  8. Balances, 1831 – 1835, 1837 – 1911
  9. Collections, 1831 – 1844, 1853 – 1925
  10. Depositors/Daily Balances, 1832 -1846, 1851 – 1919
  11. Offerings and Discounts, 1844 -1882, 1890 – 1918
  12. Broker/Dealer Records, 1865 – 1924
  13. Loan Records, 1890 – 1932
  14. Cashier's Checks, 1893 – 1911, 1916 – 1922, 1926 – 1939
  15. Inactive Accounts, 1897 – 1919
  16. Drafts, 1916 – 1925
  17. Branch Records, 1925 – 1937
  18. Miscellany, 1888 – 1892, 1916 - 1929
- Series C. Financial Records/Bank, 1826 – 1935 [350 volumes]
1. MB/MNB Stockholder's Records, 1826 – 1910
  2. Cash Make Up, 1829 - 1906
  3. In Account w/Suffolk Bank, 1829 – 1842, 1853 – 1881
  4. In Account w/Mechanics Bank, New York, 1836 – 1866
  5. MB/MNB Income/Expenses, 1854 – 1921
  6. In Account w/Fourth National Bank, New York, 1865 – 1898
  7. In Account w/Miscellany Banks, 1872 – 1914, 1921 – 1932
  8. In Account w/Revere Bank, Boston, 1881 – 1898
  9. Cash Make Up/Receiving Teller, 1886 – 1921
  10. Index, 1888 – 1892, 1912
  11. In Account w/National Bank of the Republic, New York, 1897 – 1904
  12. In Account w/Merchants National Bank, Boston, 1887 – 1934
  13. In Account w/Philadelphia Banks, 1900 – 1916, 1924 – 1931
  14. Daily Transactions, 1903 – 1916
  15. In Account w/First National Bank, New York, 1904 – 1924
  16. Cash Make Up/Paying Teller, 1906 – 1920
  17. Standard Diary, 1908 – 1915
  18. Teller's Daily Balances, 1908 – 1925

Series C. (cont.)

19. Clearing House Proof, 1910 – 1919
20. In Account w/Federal Reserve Bank, 1917 – 1926, 1930 – 1932
21. Check Lists, 1919 – 1925
22. Payroll Accounts, 1929 – 1935

Series D. Letter Books, 1829 – 1925 [94 volumes]

1. Letter Book, 1829 – 1903
2. Letter Book/Enclosures, 1855 – 1910, 1913 – 1915, 1918 – 1925
3. Letter Book/Banks Only, 1895 -1903

Series E. Letters of Transmittal, Canceled Checks, and Miscellany, 1894 – 1919 [9 folders]

Series F. World War I Fund Raising, 1914 – 1919 [3 volumes, 30 folders]

Series G. Printed Material, 1890 – 1924 [78 volumes]

- Appendices.
- A. Bank Incorporation Legislature Transcripts, 1825, 1828, 1831, 1849, 1851, 1863, 1864
  - B. Glossary of MB/MNB Financial Terms
  - C. Bibliography of Selected Bank Collections

## INVENTORY

### **Series A. Merchants Insurance Company, 1828 - 1859**

Series consists of one hardcover bound volume of stock dividends for Merchants Insurance Company containing names of stockholders, amount of stock owned in dollars, number of shares, amount of dividends in dollars, and to whom the dividend was paid with signature. Of particular note in this series is the range of bi-annual dividends from the 1828 dividend of \$12 per share to the 1849 dividend of \$7.50 per share. Also of interest in the volume are the letters of permission/powers of attorney for collecting dividends, a copy of indenture of settlement and the final dividend of \$10 at the time of dissolution of the company in 1849. Column headings include Date, Name, Number of Shares, Amount Paid, By Whom Received. The final settlement of the assets of the Merchants Insurance Company was October 29, 1859.

Volume 1. Stock Dividends, April 7, 1828 – Oct 29, 1859 (Shelf 99)

### **Series B. Financial Records/Customers, 1825 – 1939**

Series contains official financial transactions for customers of two legal entities: Merchants Bank [MB] [1825 – 1865] and Merchants National Bank [MNB] [1865 – 1939]. Series consists of eighteen sub-series: journals, ledgers, discounts, waste/cash books, bills receivable, acceptances, deposits, balances, collections, depositor's/daily balances, offerings and discounts, broker/dealer records, loans, cashier's checks, inactive accounts, drafts, branch records, and miscellany. The bulk of the series is from 1825 – 1919. Note is made when dates are missing, but it is not known if a volume actually existed for that time period.

#### *Sub-series 1. Journals, 1825 – 1880; 1919*

Sub-series contains fifty-four handwritten hardcopy bound volumes showing chronological daily transactions and balances of individual and business bank customers. Sub-series also includes a hardcover handwritten savings department journal showing customer names and transaction numbers at the inception of this department. Column headings include Name, Date, To Amount Balance Forward, By Amount Balance Forward, and after 1877, Amount Brought Up. Arranged chronologically.

Volume 1. Journal, September 1, 1825 – Mar 22, 1828 (Shelf 85)

- “ 2. Journal, March 24, 1828 – November 16, 1829 (Shelf 85)
- “ 3. Journal, November 17, 1829 – March 7, 1831 (Shelf 85)
- “ 4. Journal, March 8, 1831 – February 14, 1832 (Shelf 85)
- “ 5. Journal, February 15, 1832 – Sep 28, 1832 (Shelf 85)
- “ 6. Journal, September 29, 1832 – Sep 17, 1833 (Shelf 85)
- “ 7. Journal, September 18, 1833 – January 10, 1835 (Shelf 85)
- “ 8. Journal, January 12, 1835 – March 21, 1836 (Shelf 85)
- “ 9. Journal, March 22, 1836 – March 7, 1837 (Shelf 85)
- “ 10. Journal, March 8, 1837 – January 19, 1838 (Shelf 85)
- “ 11. Journal, January 20, 1838 – December 5, 1838 (Shelf 85)
- “ 12. Journal, December 6, 1838 – September 21, 1839 (Shelf 85)
- “ 13. Journal, September 23, 1839 – Aug 6, 1840 (Shelf 85)
- “ 14. Journal, Aug 7, 1840 – June 16, 1841 (Shelf 85)

**Series B (cont.)**

- “ 15. Journal, June 17, 1841 – April 27, 1842 (Shelf 85)
- “ 16. Journal, April 28, 1842 – March 31, 1843 (Shelf 85)
- “ 17. Journal, April 1, 1843 – February 20, 1844 (Shelf 85)
- “ 18. Journal, February 21, 1844 – January 7, 1845 (Shelf 85)
- “ 19. Journal, January 8, 1845 – December 12, 1845 (Shelf 85)
- “ 20. Journal, December 13, 1845 – Oct 17, 1846 (Shelf 86)
- “ 21. Journal, Oct 19, 1846 – August 19, 1847 (Shelf 86)
- “ 22. Journal, August 20, 1847 – July 5, 1848 (Shelf 86)
- “ 23. Journal, July 6, 1848 – May 29, 1849 (Shelf 86)
- “ 24. Journal, May 30, 1849 – April 16, 1850 (Shelf 86)
- “ 25. Journal, April 17, 1850 – February 19, 1851 (Shelf 86)
- “ 26. Journal, February 20, 1851 – November 5, 1851 (Shelf 86)
- “ 27. Journal, November 6, 1851 – July 9, 1852 (Shelf 86)
- “ 28. Journal, July 10, 1852 – March 29, 1853 (Shelf 86)
- “ 29. Journal, March 30, 1853 – November 9, 1853 (Shelf 86)
- “ 30. Journal, November 10, 1853 – June 5, 1854 (Shelf 86)
- “ 31. Journal, June 6, 1854 – January 23, 1855 (Shelf 86)
- “ 32. Journal, January 24, 1855 – November 6, 1855 (Shelf 86)
- “ 33. Journal, November 7, 1855 – July 15, 1856 (Shelf 86)
- “ 34. Journal, July 16, 1856 – April 25, 1857 (Shelf 86)
- “ 35. Journal, April 27, 1857 – January 29, 1858 (Shelf 86)
- “ 36. Journal, January 30, 1858 – January 11, 1859 (Shelf 86)
- “ 37. Journal, January 12, 1859 – December 20, 1859 (Shelf 86)
- “ 38. Journal, December 21, 1859 – November 13, 1860 (Shelf 86)
- “ 39. Journal, November 14, 1860 – November 7, 1861 (Shelf 87)
- “ 40. Journal, November 8, 1861 – November 19, 1862 (Shelf 87)
- “ 41. Journal, November 21, 1862 – December 15, 1863 (Shelf 87)
- “ 42. Journal, December 16, 1863 – January 9, 1865 (Shelf 87)
- “ 43. Journal, January 10, 1865 – January 24, 1866 (Shelf 87)
- “ 44. Journal, January 25, 1866 – April 25, 1867 (Shelf 87)
- “ 45. Journal, April 26, 1867 – September 11, 1868 (Shelf 87)
- “ 46. Journal, September 12, 1868 – January 15, 1870 (Shelf 87)
- “ 47. Journal, January 17, 1870 – May 27, 1871 (Shelf 87)
- “ 48. Journal, May 29, 1871 – August 17, 1872 (Shelf 87)
- “ 49. Journal, August 19, 1872 – August 20, 1873 (Shelf 87)
- “ 50. Journal, August 21, 1873 – November 18, 1874 (Shelf 87)
- “ 51. Journal, November 19, 1874 – February 29, 1876 (Shelf 87)
- “ 52. Journal, March 1, 1876 – June 14, 1877 (Shelf 87)
- “ 53. Journal, June 15, 1877 – September 30, 1878 (Shelf 38)
- “ 54. Journal, October 1, 1878 – January 16, 1880 (Shelf 87)
- “ 55. Journal [Savings Department], February 26, 1919 – October 10, 1919 (Shelf 117)

**Series B (cont.)***Sub-series 2. Ledgers, 1825 - 1845, 1848 – 1862, 1865 – 1880*

Sub-series contains sixteen oversized handwritten hardcover volumes, many quasi-alphabetical, showing debits, credits and balances of bank customers posted from journals. Some volumes have an index in the front of the volume; others have separate indexes as noted. Of particular note in Volume 5 is information pertaining to stocks, real estate, old plate and new plate of MB. Volume 13 includes a general overview of MB transactions with other banks. Column headings include Date, Account Name, and Account Totals. Sub-series is arranged chronologically with separate indexes following related volume; gaps noted.

- Volume 1. Ledger, September 1, 1825 – October 30, 1830 (Shelf 89)
  - “ 2. Ledger B, November 1, 1830 – May 31, 1834 (Shelf 89)
  - “ 3. Ledger C, June 1, 1834 – April 30, 1838 (Shelf 89)
  - “ 4. Ledger D, May 1, 1838 – December 31, 1841 (Shelf 89)
  - “ 5. Ledger E, January 1, 1842 – March 31, 1845 (Shelf 89)
    - [missing volume]
  - “ 6. Ledger, July 1, 1848 – August 30, 1851 (Shelf 89)
  - “ 7. Ledger H, September 1, 1851 – April 30, 1854 (Shelf 95)
  - “ 8. Ledger, May 1, 1854 – August 30, 1856 (Shelf 95)
  - “ 9. Ledger, September 1, 1856 – December 29, 1859 (Shelf 95)
  - “ 10. Ledger, January 1, 1860 – September 30, 1862 (Shelf 101)
  - “ 10a. Index to Volume 10 (Shelf 101)
    - [missing volume]
  - “ 11. Ledger, April 1, 1865 – 1868 (Shelf 38)
  - “ 12. Ledger, October 23, 1868 – January 31, 1872 (Shelf 113)
  - “ 13. Ledger, February 1, 1872 – February 2, 1875 (Shelf 113)
    - 13a. Index to Volume 13 (Shelf 113)
  - “ 14. Ledger, February 2, 1875 – October 31, 1877 (Shelf 113)
  - “ 15. Ledger, A – K, 1877 – 1880 (Shelf 101)
    - 15a. Index to Volume 15 (Shelf 101)
  - “ 16. Ledger, L – Z, 1877 – 1880 (Shelf 101)
    - 16a. Index to Volume 16 (Shelf 105)

*Sub-series 3. Discounts, 1825 – 1912, 1916 – 1921*

Consisting of fifteen handwritten hardbound volumes, this sub-series contains information concerning the bank's discounting of notes [i.e., making loans], for individuals and businesses. Early books list the name of borrower and the amount the bank paid for the note. Later volumes have pre-printed headings, and an index or a quasi-alphabetical arrangement of names. Volume 11 notes at the bottom of each page "Copied from Old Book." Column headings include Date of Discount, As Payer, As Endorser, When Due. Arranged chronologically with separate index following related volume; gaps noted.

- Volume 1. Discount, September 2, 1825 – October 8, 1833 (Shelf 38)
  - “ 2. Discount, October 11, 1833 – April 16, 1839 (Shelf 88)
  - “ 3. Discount, April 23, 1839 – September 23, 1845 (Shelf 88)

**Series B (cont.)**

- “ 4. Discount, September 26, 1845 – December 9, 1851 (Shelf 88)  
*[missing volume]*
- “ 5. Discount, May 11, 1852 – September 25, 1860 (Shelf 88)
- “ 6. Discount, October 6, 1860 – July 22, 1873 (Shelf 88)
- “ 6a. Index to Volume 6 (Shelf 88)  
*[missing volume]*
- “ 7. Discount, March 3, 1874 – December 31, 1883 (Shelf 88)
- “ 8. Discount, January 1, 1884 – 1894 (Shelf 88)
- 8a. Index to Volume 8 (Shelf 88)
- “ 9. Discount, January 2, 1894 – December 30, 1902 (Shelf 88)
- 9a. Index to Volume 9 (Shelf 105)
- “ 10. Discount, January 1, 1903 – 1907 (Shelf 88)
- 10a. Index to Volume 10 (Shelf 105)
- “ 11. Discount, January 2, 1908 – March 20, 1912 (Shelf 88)
- 11a. Index to Volume 11 (Shelf 105)
- “ 12. Discount, April 1, 1912 – December 30, 1912 (Shelf 78)
- 12a. Index to Volume 12 (Shelf 105)  
*[missing volume]*
- “ 13. Discount, January 1, 1916 – 1918 (Shelf 88)
- 13a. Index to Volume 13 (Shelf 105)
- “ 14. Discount, 1918 – 1920 (Shelf 88)
- “ 15. Discount, January 1, 1921 – December 31, 1921 (Shelf 88)

*Sub-series 4. Waste/Cashbooks, 1826 – 1899, 1902 – 1914, 1916, 1918 - 1921*

Sub-series contains seventy-nine handwritten volumes with chronological daily list of cash transactions with individuals, other banks, and businesses. The format changes over the years as the bank's business and staff expand. Some volumes include teller's and cashier's daily cash balances; others only customer cash transactions. Twentieth century volumes mention few individual customers. Beginning in the 1880s, volume headings and customer names are pre-printed with handwritten additions where needed. Volume 2 contains discussion of costs of "double bank" building including laborer's names. Volume 5 Marchks a format change from first entry book to bank/cashier's accounts. In Volume 29 there is list of staff positions in the bank. Of interest in Volume 43 is a notation "estimates of assets of Sagamore Mfg. Co. after paying dividends." Column headings include Accounts, Credits, and Debits. Arranged chronologically with gaps noted.

- Volume 1. Waste Book B, August 15, 1826 – October 11, 1827 (Shelf 35)
- “ 2. Waste Book C, October 12, 1827 – December 11, 1827 (Shelf 91)  
*[missing volume]*
- “ 3. Cash, August 27, 1828 – January 1, 1829 (Shelf 91)  
*[missing volume]*
- “ 4. Cash Record, July 13, 1829 – April 29, 1830 (Shelf 91)
- “ 5. Cash, May 1, 1830 – December 3, 1831 (Shelf 91)
- “ 6. Cash, December 5, 1831 – June 20, 1833 (Shelf 91)
- “ 7. Cash, June 21, 1833 – August 20, 1835 (Shelf 91)
- “ 8. Cash, August 21, 1835 – July 24, 1837 (Shelf 91)

**Series B (cont.)**

- “ 9. Cash, July 25, 1837 – August 23, 1839 (Shelf 91)
- “ 10. Cash, August 24, 1839 – June 21, 1841 (Shelf 91)
- “ 11. Cash, June 22, 1841 – September 23, 1843 (Shelf 91)
- “ 12. Cash, September 25, 1843 – February 2, 1846 (Shelf 91)
- “ 13. Cash, February 4, 1846 – August 12, 1847 (Shelf 91)
- “ 14. Cash, August 13, 1847 – November 4, 1848 (Shelf 91)
- “ 15. Cash, November 6, 1848 – January 17, 1850 (Shelf 91)
- “ 16. Cash, January 18, 1850 – February 7, 1851 (Shelf 91)
- “ 17. Cash, February 8, 1851 – January 2, 1852 (Shelf 91)
- “ 18. Cash, January 3, 1852 – November 19, 1852 (Shelf 91)
- “ 19. Cash, November 20, 1852 – November 9, 1853 (Shelf 91)
- “ 20. Cash, November 10, 1853 – December 2, 1854 (Shelf 91)
- “ 21. Cash, December 4, 1854 – November 10, 1855 (Shelf 91)
- “ 22. Cash, November 12, 1855 – October 4, 1856 (Shelf 92)
- “ 23. Cash, October 6, 1856 – October 28, 1857 (Shelf 38)
- “ 24. Cash, October 29, 1857 – November 12, 1858 (Shelf 92)
- “ 25. Cash, November 13, 1858 – November 30, 1859 (Shelf 92)
- “ 26. Cash, December 1, 1859 – December 24, 1860 (Shelf 92)
- “ 27. Cash, December 26, 1860 – December 27, 1862 (Shelf 92)
- “ 28. Cash, December 28, 1862 – February 26, 1863 (Shelf 92)
- “ 29. Cash, February 27, 1863 – March 22, 1864 (Shelf 92)
- “ 30. Cash, March 23, 1864 – April 28, 1865 (Shelf 92)
- “ 31. Cash, April 29, 1865 – May 1, 1866 (Shelf 92)
- “ 32. Cash, May 2, 1866 – May 23, 1867 (Shelf 92)
- “ 33. Cash, May 24, 1867 – March 13, 1868 (Shelf 92)
- [missing volume]*
- “ 34. Cash, March 2, 1869 – March 23, 1870 (Shelf 92)
- “ 35. Cash, March 24, 1870 – May 4, 1871 (Shelf 92)
- “ 36. Cash, May 5, 1871 – June 13, 1872 (Shelf 92)
- “ 37. Cash, June 14, 1872 – August 29, 1873 (Shelf 92)
- “ 38. Cash, August 30, 1873 – November 13, 1874 (Shelf 92)
- “ 39. Cash, November 14, 1874 – December 31, 1875 (Shelf 92)
- “ 40. Cash, January 1, 1876 – February 12, 1877 (Shelf 93)
- “ 41. Cash, February 13, 1877 – March 29, 1878 (Shelf 93)
- “ 42. Cash, March 30, 1878 – May 10, 1879 (Shelf 93)
- “ 43. Cash, May 12, 1879 – June 19, 1880 (Shelf 93)
- “ 44. Cash, June 21, 1880 – August 9, 1881 (Shelf 93)
- “ 45. Cash, August 10, 1881 – September 28, 1882 (Shelf 93)
- “ 46. Cash, September 29, 1882 – November 9, 1883 (Shelf 93)
- “ 47. Cash, November 10, 1883 – December 31, 1884 (Shelf 93)
- “ 48. Cash, January 1, 1885 – February 19, 1886 (Shelf 93)
- “ 49. Cash, February 20, 1886 – April 11, 1887 (Shelf 93)
- “ 50. Cash, April 12, 1887 – May 31, 1888 (Shelf 93)
- “ 51. Cash, June 1, 1888 – December 31, 1888 (Shelf 93)



**Series B (cont.)**

- “ 52. Cash, January 1, 1889 – December 31, 1889 (Shelf 93)
- “ 53. Cash, January 1, 1890 – December 31, 1890 (Shelf 93)
- “ 54. Cash, January 1, 1891 – December 31, 1891 (Shelf 93)
- “ 55. Cash, January 1, 1892 – December 31, 1892 (Shelf 93)  
*[missing volume]*
- “ 56. Cash, July 2, 1893 – December 30, 1893 (Shelf 94)
- “ 57. Cash, January 1, 1894 – December 31, 1894 (Shelf 94)
- “ 58. Cash, January 1, 1895 – December 31, 1895 (Shelf 94)
- “ 59. Cash, January 1, 1896 – December 31, 1896 (Shelf 94)
- “ 60. Cash, January 1, 1897 – December 31, 1897 (Shelf 94)
- “ 61. Cash, January 1, 1898 – January 14, 1899 (Shelf 94)
- “ 62. Cash, January 16, 1899 – December 30, 1899 (Shelf 94)  
*[missing volume]*
- “ 63. Cash, January 1, 1902 – December 31, 1902 (Shelf 94)
- “ 64. Cash, January 1, 1903 – December 31, 1903 (Shelf 94)
- “ 65. Cash, January 1, 1904 – December 31, 1904 (Shelf 94)
- “ 66. Cash, January 2, 1905 – December 30, 1905 (Shelf 94)
- “ 67. Cash, January 1, 1906 – December 31, 1906 (Shelf 94)
- “ 68. Cash, January 1, 1907 – December 31, 1907 (Shelf 94)
- “ 69. Cash, January 1, 1908 – December 31, 1908 (Shelf 94)
- “ 70. Cash, January 1, 1909 – December 31, 1909 (Shelf 94)
- “ 71. Cash, January 1, 1910 – December 31, 1910 (Shelf 94)
- “ 72. Cash, January 2, 1911 – December 30, 1911 (Shelf 97)
- “ 73. Cash, January 1, 1912 - December 31, 1912 (Shelf 97)
- “ 74. Cash, January 1, 1913 – December 31, 1913 (Shelf 97)
- “ 75. Cash, January 1, 1914 – December 31, 1914 (Shelf 97)  
*[missing volume]*
- “ 76. Cash, January 1, 1916 – December 30, 1916 (Shelf 97)
- “ 76a. Cash, January 2, 1917 – December 30, 1916 (Shelf 97)
- “ 77. Cash, January 2, 1918 – December 31, 1918 (Shelf 97)
- “ 78. Cash, January 2, 1919 – December 31, 1919 (Shelf 97)
- “ 79. Cash, January 2, 1920 – January 5, 1921 (Shelf 97)

***Sub-series 5. Bills Receivable, 1826–1921***

Sub-series contains sixteen handwritten hardcover volumes with chronological records of discounts, due dates, account name, and amount of loan. Volume 10 includes “bonds and treasury notes deposited with the Treasury of the United States to secure deposits, February 4, 1865, ” related to MB’s transition to a national bank. Volume 16 is oversized. Columns include When Due, By Whom Payable, When Payable, Whom Sent, For Collection and When, For Whose Account, When Discounted, Single Names, Two or More or Firm, Secured by Collateral, Total, Remarks. Arranged chronologically

- Volume 1. Bills Receivable, December 8, 1826 – October 31, 1828 (Shelf 98)
- “ 2. Bills Receivable, November 7, 1828 – November 18, 1831 (Shelf 98)
- “ 3. Bills Receivable, November 25, 1831 – April 3, 1835 (Shelf 98)
- “ 4. Bills Receivable, April 10, 1835 – September 14, 1838 (Shelf 98)
- “ 5. Bills Receivable D, September 21, 1838 – February 18, 1842 (Shelf 98)

**Series B (cont.)**

- “ 6. Bills Receivable, February 25, 1842 – October 2, 1846 (Shelf 98)
- “ 7. Bills Receivable, October 9, 1846 – May 2, 1851 (Shelf 98)
- “ 8. Bills Receivable, May 9, 1851 – Mar 31, 1854 (Shelf 98)
- “ 9. Bills Receivable, April 7, 1854 – June 3, 1864 (Shelf 97)
- “ 10. Bills Receivable, June 10, 1864 – August 21, 1874 (Shelf 97)
- “ 11. Bills Receivable, August 28, 1874 – July 27, 1883 (Shelf 97)
- “ 12. Bills Receivable, August 3, 1883 – July 1, 1892 (Shelf 97)
- “ 13. Bills Receivable, July 8, 1892 – August 16, 1901 (Shelf 34)
- “ 14. Bills Receivable, August 23, 1901 – April 29, 1910 (Shelf 97)
- “ 15. Bills Receivable, May 6, 1910 – June 28, 1918 (Shelf 97)
- “ 16. Bills Due [Receivable], July 5, 1918 – July 15, 1921 (Shelf 1)

*Sub-series 6. Acceptances, 1828 – 1844, 1846 – 1852*

Sub-series consists of four handwritten soft cover volumes containing a detailed chronological daily list of transactions of individuals and businesses. Acceptances show individual accounts with the name of borrower, item purchased and from whom, money owed and when paid. Volume 1 has both cash transactions and acceptances in the same volume; also included in Volume 1 is a discussion of costs of the “double bank” building, 1831 – 1834, including laborer’s names. Column headings include Name of Borrower, Date, To Whom Owed, and Amount. Arranged chronologically with gaps noted.

Volume 1. Waste Book C, May 1, 1828 – December 1, 1830

- “ 2. Record, December 1, 1830 – September 11, 1844 (Shelf 100)  
[missing volume]
- “ 3. Acceptances, February 10, 1846 – August 5, 1850 (Shelf 98)
- “ 4. Acceptances, September 25, 1850 – August 12, 1852 (Shelf 35)

*Sub-series 7. Deposits, 1830 – 1902*

Consisting of one hundred nineteen volumes, this sub-series details a daily chronological list of cash and non-cash deposits by individuals. Volumes are not alphabetical. Handwritten hardbound volumes also include signatures of customers either on a page or pinned onto a page. Beginning with Volume 82, telephone calls with date, time and charges incurred are tallied in back of volume. Column headings include Date, Name of Depositor, and Amount. Arranged chronologically.

Volume 1. Deposits, September 6, 1830 – October 7, 1831 (Shelf 114)

- “ 2. Deposits, October 8, 1831 – September 28, 1832 (Shelf 114)
- “ 3. Deposits, September 29, 1832 – July 31, 1833 (Shelf 37)
- “ 4. Deposits, August 1, 1833 – July 15, 1834 (Shelf 114)
- “ 5. Deposits, July 16, 1834 – September 10, 1835 (Shelf 114)
- “ 6. Deposits, September 11, 1835 – August 10, 1836 (Shelf 114)
- “ 7. Deposits, August 11, 1836 – June 1, 1837 (Shelf 37)
- “ 8. Deposits, June 2, 1837 – February 8, 1838 (Shelf 114)
- “ 9. Deposits, February 9, 1838 – January 13, 1839 (Shelf 114)
- “ 10. Deposits, January 14, 1839 – October 10, 1839 (Shelf 114)
- “ 11. Deposits, October 11, 1839 – May 12, 1840 (Shelf 114)
- “ 12. Deposits, May 13, 1840 – November 23, 1840 (Shelf 114)

**Series B (cont.)**

- “ 13. Deposits, November 25, 1840 – June 8, 1841 (Shelf 114)
- “ 14. Deposits, June 9, 1841 – January 13, 1842 (Shelf 114)
- “ 15. Deposits, January 14, 1842 – September 5, 1842 (Shelf 114)
- “ 16. Deposits, September 7, 1842 – April 29, 1843 (Shelf 114)
- “ 17. Deposits, May 1, 1843 – January 23, 1844 (Shelf 114)
- “ 18. Deposits, January 24, 1844 – September 17, 1844 (Shelf 114)
- “ 19. Deposits, September 18, 1844 – April 16, 1845 (Shelf 114)
- “ 20. Deposits, April 17, 1845 – October 28, 1845 (Shelf 114)
- “ 21. Deposits, October 29, 1845 – May 21, 1846 (Shelf 114)
- “ 22. Deposits, May 22, 1846 – December 23, 1846 (Shelf 114)
- “ 23. Deposits, December 24, 1846 – July 26, 1847 (Shelf 114)
- “ 24. Deposits, July 27, 1847 – February 24, 1848 (Shelf 114)
- “ 25. Deposits, February 25, 1848 – October 6, 1848 (Shelf 114)
- “ 26. Deposits, October 7, 1848 – May 19, 1849 (Shelf 37)
- “ 27. Deposits, May 21, 1849 – December 31, 1849 (Shelf 114)
- “ 28. Deposits, January 1, 1850 – August 14, 1850 (Shelf 114)
- “ 29. Deposits, August 15, 1850 – March 12, 1851 (Shelf 114)
- “ 30. Deposits, March 13, 1851 – October 7, 1851 (Shelf 114)
- “ 31. Deposits, October 8, 1851 – May 5, 1852 (Shelf 114)
- “ 32. Deposits, May 6, 1852 – November 30, 1852 (Shelf 114)
- “ 33. Deposits, December 1, 1852 – June 28, 1853 (Shelf 114)
- “ 34. Deposits, June 29, 1853 – January 25, 1854 (Shelf 114)
- “ 35. Deposits, January 26, 1854 – August 23, 1854 (Shelf 114)
- “ 36. Deposits, August 24, 1854 – March 23, 1855 (Shelf 116)
- “ 37. Deposits, March 24, 1855 – October 19, 1855 (Shelf 116)
- “ 38. Deposits, October 20, 1855 – May 17, 1856 (Shelf 116)
- “ 39. Deposits, May 19, 1856 – December 15, 1856 (Shelf 116)
- “ 40. Deposits, December 16, 1856 – July 17, 1857 (Shelf 116)
- “ 41. Deposits, July 18, 1857 – February 13, 1858 (Shelf 116)
- “ 42. Deposits, February 15, 1858 – September 16, 1858 (Shelf 116)
- “ 43. Deposits, September 17, 1858 – April 11, 1859 (Shelf 116)
- “ 44. Deposits, April 12, 1859 – November 4, 1859 (Shelf 106)
- “ 45. Deposits, November 5, 1859 – June 16, 1860 (Shelf 106)
- “ 46. Deposits, June 18, 1860 – January 26, 1861 (Shelf 106)
- “ 47. Deposits, January 28, 1861 – September 7, 1861 (Shelf 106)
- “ 48. Deposits, September 9, 1861 – April 10, 1862 (Shelf 106)
- “ 49. Deposits, April 11, 1862 – October 30, 1862 (Shelf 106)
- “ 50. Deposits, October 31, 1862 – June 1, 1863 (Shelf 106)
- “ 51. Deposits, June 3, 1863 – January 1, 1864 (Shelf 106)
- “ 52. Deposits, January 2, 1864 – July 28, 1864 (Shelf 37)
- “ 53. Deposits, July 29, 1864 – February 28, 1865 (Shelf 106)
- “ 54. Deposits, March 1, 1865 – September 30, 1865 (Shelf 106)
- “ 55. Deposits, October 2, 1865 – May 2, 1866 (Shelf 106)
- “ 56. Deposits, May 3, 1866 – November 23, 1866 (Shelf 37)
- “ 57. Deposits, November 24, 1866 – July 8, 1867 (Shelf 106)

**Series B (cont.)**

- “ 58. Deposits, July 10, 1867 – February 4, 1868 (Shelf 106)
- “ 59. Deposits, February 5, 1868 – September 3, 1868 (Shelf 106)
- “ 60. Deposits, September 4, 1868 – March 31, 1869 (Shelf 106)
- “ 61. Deposits, April 1, 1869 – October 26, 1869 (Shelf 106)
- “ 62. Deposits, October 27, 1869 – March 17, 1870 (Shelf 106)
- “ 63. Deposits, March 18, 1870 – August 5, 1870 (Shelf 106)
- “ 64. Deposits, August 6, 1870 – December 23, 1870 (Shelf 106)
- “ 65. Deposits, December 24, 1870 – May 15, 1871 (Shelf 106)
- “ 66. Deposits, May 16, 1871 – December 12, 1871 (Shelf 37)
- “ 67. Deposits, December 13, 1871 – July 12, 1872 (Shelf 106)
- “ 68. Deposits, July 13, 1872 – February 8, 1873 (Shelf 106)
- “ 69. Deposits, February 10, 1873 – September 6, 1873 (Shelf 106)
- “ 70. Deposits, September 8, 1873 – April 8, 1874 (Shelf 106)
- “ 71. Deposits, April 9, 1874 – October 21, 1874 (Shelf 106)
- “ 72. Deposits, October 22, 1874 – April 22, 1875 (Shelf 106)
- “ 73. Deposits, April 23, 1875 – October 25, 1875 (Shelf 106)
- “ 74. Deposits, October 26, 1875 – May 2, 1876 (Shelf 106)
- “ 75. Deposits, May 3, 1876 – November 2, 1876 (Shelf 106)
- “ 76. Deposits, November 3, 1876 – May 9, 1877 (Shelf 106)
- “ 77. Deposits, May 10, 1877 – November 12, 1877 (Shelf 106)
- “ 78. Deposits, November 13, 1877 – June 27, 1878 (Shelf 106)
- “ 79. Deposits, June 28, 1878 – February 8, 1879 (Shelf 106)
- “ 80. Deposits, February 10, 1879 – September 23, 1879 (Shelf 106)
- “ 81. Deposits, September 24, 1879 – May 7, 1880 (Shelf 106)
- “ 82. Deposits, May 8, 1880 – December 18, 1880 (Shelf 106)
- “ 83. Deposits, December 20, 1880 – August 4, 1881 (Shelf 109)
- “ 84. Deposits, August 5, 1881 – March 29, 1882 (Shelf 109)
- “ 85. Deposits, March 30, 1882 – November 20, 1882 (Shelf 109)
- “ 86. Deposits, November 21, 1882 – July 17, 1883 (Shelf 109)
- “ 87. Deposits, July 18, 1883 – March 8, 1884 (Shelf 37)
- “ 88. Deposits, March 10, 1884 – October 30, 1884 (Shelf 109)
- “ 89. Deposits, October 31, 1884 – June 25, 1885 (Shelf 109)
- “ 90. Deposits, June 26, 1885 – February 17, 1886 (Shelf 109)
- “ 91. Deposits, February 18, 1886 – October 12, 1886 (Shelf 109)
- “ 92. Deposits, October 13, 1886 – June 7, 1887 (Shelf 109)
- “ 93. Deposits, June 8, 1887 – January 31, 1888 (Shelf 109)
- “ 94. Deposits, February 1, 1888 – September 25, 1888 (Shelf 109)
- “ 95. Deposits, September 26, 1888 – May 22, 1889 (Shelf 37)
- “ 96. Deposits, May 23, 1889 – February 17, 1890 (Shelf 109)
- “ 97. Deposits, February 18, 1890 – November 8, 1890 (Shelf 109)
- “ 98. Deposits, November 10, 1890 – July 23, 1891 (Shelf 109)
- “ 99. Deposits, July 24, 1891 – April 6, 1892 (Shelf 109)
- “ 100. Deposits, April 8, 1892 – December 12, 1892 (Shelf 109)
- “ 101. Deposits, December 13, 1892 – August 8, 1893 (Shelf 109)
- “ 102. Deposits, August 9, 1893 – March 13, 1894 (Shelf 109)

**Series B (cont.)**

- “ 103. Deposits, March 14, 1894 – October 22, 1894 (Shelf 109)
- “ 104. Deposits, October 23, 1894 – May 21, 1895 (Shelf 109)
- “ 105. Deposits, May 22, 1895 – December 3, 1895 (Shelf 109)
- “ 106. Deposits, December 4, 1895 – June 16, 1896 (Shelf 109)
- “ 107. Deposits, June 17, 1896 – December 21, 1896 (Shelf 109)
- “ 108. Deposits, December 22, 1896 – June 23, 1897 (Shelf 109)
- “ 109. Deposits, June 24, 1897 – December 13, 1897 (Shelf 109)
- “ 110. Deposits, December 14, 1897 – June 9, 1898 (Shelf 109)
- “ 111. Deposits, June 10, 1898 – December 1, 1898 (Shelf 109)
- “ 112. Deposits, December 2, 1898 – May 19, 1899 (Shelf 109)
- “ 113. Deposits, May 20, 1899 – October 30, 1899 (Shelf 109)
- “ 114. Deposits, October 31, 1899 – April 16, 1900 (Shelf 109)
- “ 115. Deposits, April 17, 1900 – October 3, 1900 (Shelf 110)
- “ 116. Deposits, October 4, 1900 – March 13, 1901 (Shelf 110)
- “ 117. Deposits, March 14, 1901 – August 15, 1901 (Shelf 110)
- “ 118. Deposits, August 16, 1901 – January 9, 1902 (Shelf 110)
- “ 119. Deposits, January 10, 1902 – May 31, 1902 (Shelf 110)

*Sub-series 8. Balances, 1831 – 1835, 1837 - 1911*

This sub-series contains twenty handwritten hardcover volumes of daily balances/statements for the MB/MNB and transactions with other banks. Beginning with Volume 15, volumes have pre-printed names and printed column headings. Column headings include Account Name, Debit, and Credit. Arranged chronologically with gaps noted.

- Volume 1. Balances, November 19, 1831 – July 8, 1833 (Shelf 116)
  - “ 2. Balances, July 9, 1833 – May 5, 1835 (Shelf 116)  
*[missing volume]*
  - “ 3. Balances, January 7, 1837 – September 10, 1838 (Shelf 116)
  - “ 4. Balances, September 11, 1838 – June 18, 1841 (Shelf 99)
  - “ 5. Balances, June 19, 1841 – January 19, 1846 (Shelf 99)
  - “ 6. Balances, January 20, 1846 – April 4, 1851 (Shelf 99)
  - “ 7. Balances, April 5, 1851 – August 21, 1856 (Shelf 99)
  - “ 8. Balances, August 22, 1856 – December 31, 1861 (Shelf 99)
  - “ 9. Balances, January 1, 1862 – June 30, 1865 (Shelf 99)
  - “ 10. Balances, July 1, 1865 – May 22, 1869 (Shelf 99)
  - “ 11. Balances, May 24, 1869 – May 10, 1873 (Shelf 99)
  - “ 12. Balances, May 12, 1873 – June 30, 1877 (Shelf 99)
  - “ 13. Balances, July 2, 1877 – September 10, 1881 (Shelf 99)
  - “ 14. Balances, September 12, 1881 – January 30, 1886 (Shelf 99)
  - “ 15. Balances, February 1, 1886 – May 17, 1890 (Shelf 99)
  - “ 16. Balances, May 19, 1890 – May 31, 1895 (Shelf 99)
  - “ 17. Balances, June 1, 1895 – December 30, 1899 (Shelf 99)
  - “ 18. Balances, January 1, 1900 - December 31, 1903 (Shelf 99)
  - “ 19. Balances, January 1 1904 – February 14, 1908 (Shelf 99)
  - “ 20. Balances, February 15, 1908 – January 17, 1911 (Shelf 99)

**Series B (cont.)***Sub-series 9. Collections, 1831 – 1844, 1853 – 1925*

Sub-series contains fifty-five handwritten hardcover volumes with a daily chronological list of amount received on payable notes due. Information includes name of individual or business, what they owe, what was collected, to whom they owe, and amount. Arranged chronologically with gaps noted.

## Volume 1. Collections, November 25, 1831 – August 14, 1835 (Shelf 97)

- “ 2. Collections, August 21, 1835 – June 1, 1838 (Shelf 97)
- “ 3. Collections, June 8, 1838 – November 27, 1840 (Shelf 97)
- “ 4. Collections, December 4, 1840 – March 28, 1844 (Shelf 97)  
[missing volume]
- “ 5. Collections and Cashiers Journal, July 25, 1853 – December 23, 1854 (Shelf 117)
- “ 6. Collections and Cashiers Journal B, December 24, 1854 – June 29, 1856 (Shelf 117)
- “ 7. Collections and Cashiers Journal, June 30, 1856 - January 28, 1858 (Shelf 35)
- “ 8. Collections and Cashiers Journal D, January 29, 1858 – August 7, 1859 (Shelf 35)
- “ 9. Collections, August 8, 1859 – February 3, 1860 (Shelf 107)  
[missing volume]
- “ 10. Collections, August 3, 1860 – February 18, 1861 (Shelf 107)
- “ 11. Collections, February 19, 1861 – September 24, 1861 (Shelf 117)
- “ 12. Collections, September 25, 1861 – April 15, 1862 (Shelf 117)
- “ 13. Collections, April 17, 1862 – March 9, 1864 (Shelf 107)
- “ 14. Collections, March 10, 1864 – August 30, 1868 (Shelf 107)
- “ 15. Collections, August 31, 1868 – June 30, 1872 (Shelf 107)
- “ 16. Collections, July 1, 1872 – March 17, 1875 (Shelf 107)
- “ 17. Collections, March 18, 1875 – April 26, 1877 (Shelf 107)
- “ 18. Collections, April 27, 1877 – April 20, 1879 (Shelf 107)
- “ 19. Collections, April 21, 1879 – October 30, 1880 (Shelf 107)
- “ 20. Collections, October 31, 1880 – May 13, 1882 (Shelf 107)
- “ 21. Collections, May 14, 1882 – November 24, 1883 (Shelf 107)
- “ 22. Collections, November 25, 1883 – June 14, 1885 (Shelf 107)
- “ 23. Collections, June 15, 1885 – December 26, 1886 (Shelf 107)
- “ 24. Collections, December 27, 1886 – August 4, 1888 (Shelf 107)
- “ 25. Collections, August 5, 1888 – March 11, 1890 (Shelf 107)
- “ 26. Collections, March 12, 1890 – October 4, 1891 (Shelf 107)
- “ 27. Collections, October 5, 1891 – July 20, 1892 (Shelf 107)  
[missing volume]
- “ 28. Collections, May 6, 1893 – December 18, 1894 (Shelf 107)
- “ 29. Collections, December 19, 1894 – August 8, 1896 (Shelf 107)
- “ 30. Collections, August 9, 1896 – May 31, 1897 (Shelf 107)
- “ 31. Collections, June 1, 1897 – December 31, 1898 (Shelf 107)
- “ 32. Collections, January 1, 1899 – December 31, 1900 (Shelf 107)
- “ 33. Collections, January 1, 1901 – December 31, 1902 (Shelf 107)
- “ 34. Collections, January 1, 1903 – December 31, 1903 (Shelf 117)

**Series B (cont.)**

- “ 35. Collections, January 1, 1904 – December 31, 1904 (Shelf 117)
- “ 36. Collections, January 1, 1905 – December 31, 1905 (Shelf 116)
- “ 37. Collections, January 1, 1906 – December 31, 1906 (Shelf 117)
- “ 38. Collections, January 1, 1907 – December 31, 1907 (Shelf 117)
- “ 39. Collections, January 1, 1908 – December 31, 1908 (Shelf 117)
- “ 40. Collections, January 1, 1909 – December 31, 1909 (Shelf 117)
- “ 41. Collections, January 1, 1910 – December 31, 1910 (Shelf 117)
- “ 42. Collections, January 1, 1911 – December 31, 1911 (Shelf 35)
- “ 43. Collections, January 1, 1912 – December 31, 1912 (Shelf 35)
- “ 44. Collections, January 1, 1913 – December 31, 1913 (Shelf 35)
- “ 45. Collections, January 1, 1914 – December 31, 1914 (Shelf 35)
- “ 46. Collections, January 1, 1915 – December 31, 1915 (Shelf 35)
- “ 47. Collections, January 1, 1916 – December 31, 1916 (Shelf 35)
- “ 48. Collections, January 1, 1917 – December 31, 1917 (Shelf 35)
- “ 49. Collections, January 1, 1918 - December 31, 1918 (Shelf 35)
- “ 50. Collections, January 1, 1919 – December 31, 1919 (Shelf 35)
- “ 51. Collections, January 1, 1920 – December 31, 1920 (Shelf 35)
- “ 52. Collections, January 1, 1921 – December 31, 1921 (Shelf 35)
- “ 53. Collections, January 1, 1922 – December 29, 1922 (Shelf 35)
- “ 54. Collections, January 1, 1923 – December 31, 1923 (Shelf 35)
- “ 55. Collections, January 1, 1924 – January 7, 1925 (Shelf 35)

*Sub-series 10. Depositors/Daily Balances, 1832 – 1846, 1851 - 1919*

This sub-series includes one hundred thirty seven oversized hardcover volumes with an alphabetical list of individual and business depositors and the daily balance of the account. Beginning with Volume 14, names are pre-printed with handwritten additions. Volume 14 also includes depositor's place of residence. Volume 73 and subsequent volumes include adding machine tapes pasted in back pages of volume. Beginning with Volume 99, there are notations of statements mailed to customers with name of recipient and address. Column headings include Account Name, Funds in Account, and Date. Arranged chronologically with gaps noted.

- Volume 1. Depositors Balances, August 27, 1832 – March 4, 1835 (Shelf 98)
- “ 2. Depositors Balances, March 5, 1835 - January 31, 1838 (Shelf 98)
- “ 3. Depositors Balances, February 1, 1838 – July 31, 1841 (Shelf 87)
- “ 4. Depositors Balances, August 2, 1841 – November 30, 1846 (Shelf 100)  
[missing volume]
- “ 5. Depositors Balances, December 1, 1851 – June 30, 1854 (Shelf 100)
- “ 6. Depositors Balances, July 1, 1854 – August 30, 1856 (Shelf 100)
- “ 7. Depositors Balances, September 1, 1856 – July 30, 1859 (Shelf 100)
- “ 8. Depositors Balances, August 1, 1859 – September 30, 1862 (Shelf 100)
- “ 9. Depositors Balances, October 1, 1862 – December 30, 1865 (Shelf 38)
- “ 10. Depositors Balances, January 1, 1866 – June 30, 1869 (Shelf 100)
- “ 11. Depositors Balances, July 1, 1869 – April 30, 1872(Shelf 38)
- “ 12. Depositors Balances, May 1, 1872 – July 31, 1875(Shelf 100)

**Series B (cont.)**

- “ 13. Depositors Balances, August 2, 1875 – April 30, 1878(Shelf 38)
- “ 14. Depositors Balances, May 1, 1878 – January 31, 1880(Shelf 100)
- “ 15. Depositors Balances, February 2, 1880 – January 1, 1881(Shelf 1)
- “ 16. Daily Balances [A-H], January 3, 1881 – December 17, 1881(Shelf 2)
- “ 17. Daily Balances [I-Z], January 3, 1881 – December 17, 1881(Shelf 2)
- “ 18. Daily Balances [A-K], December 19, 1881 – December 30, 1882(Shelf 3)  
     *[volume L-Z missing]*
- “ 19. Daily Balances [A-J], January 1, 1883 – December 29, 1883 (Shelf 3)
- “ 20. Daily Balances [K-Z], January 1, 1883 – December 29, 1883 (Shelf 4)
- “ 21. Daily Balances [A-J], December 31, 1883 – December 31, 1884 (Shelf 4)
- “ 22. Daily Balances [K-Z], December 31, 1883 – December 31, 1884 (Shelf 5)
- “ 23. Daily Balances [A-J], January 1, 1885 – December 31, 1885(Shelf 5)
- “ 24. Daily Balances [K-Z], January 1, 1885 – December 31, 1885(Shelf 6)
- “ 25. Daily Balances [A-J], January 1, 1886 – December 24, 1886 (Shelf 6)
- “ 26. Daily Balances [K-Z], January 1, 1886 – December 24, 1886 (Shelf 7)
- “ 27. Daily Balances [A-J], December 27, 1886 – December 31, 1887 (Shelf 7)
- “ 28. Daily Balances [K-Z], December 27, 1886 – December 31, 1887 (Shelf 8)
- “ 29. Daily Balances [A-J], January 2, 1888 – December 28, 1888 (Shelf 8)
- “ 30. Daily Balances [K-Z], January 2, 1888 – December 28, 1888 (Shelf 9)
- “ 31. Daily Balances [A-J], December 31, 1888 – December 28, 1889 (Shelf 9)
- “ 32. Daily Balances [K-Z], December 31, 1888 – December 28, 1889 (Shelf 10)
- “ 33. Daily Balances [A-J], December 30, 1889 – December 27, 1890 (Shelf 10)
- “ 34. Daily Balances [K-Z], December 30, 1889 – December 27, 1890 (Shelf 11)
- “ 35. Daily Balances [A-J], December 29, 1890 – December 29, 1891 (Shelf 11)
- “ 36. Daily Balances [K-Z], December 29, 1890 – December 29, 1891 (Shelf 12)
- “ 37. Daily Balances [A-J], December 28, 1891 – December 24, 1892 (Shelf 12)
- “ 38. Daily Balances [K-Z], December 28, 1891 – December 24, 1892 (Shelf 13)
- “ 39. Daily Balances [A-J], December 26, 1892 – December 30, 1893 (Shelf 13)
- “ 40. Daily Balances [K-Z], December 26, 1892 – December 30, 1893 (Shelf 14)
- “ 41. Daily Balances [A-J], January 1, 1894 – December 29, 1894 (Shelf 14)
- “ 42. Daily Balances [K-Z], January 1, 1894 – December 29, 1894 (Shelf 15)
- “ 43. Daily Balances [A-G], December 31, 1894 – December 21, 1895 (Shelf 15)
- “ 44. Daily Balances [H-P], December 31, 1894 – December 21, 1895 (Shelf 16)
- “ 45. Daily Balances [Q-Z], December 31, 1894 – December 21, 1895 (Shelf 16)
- “ 46. Daily Balances [A-F], December 23, 1895 – December 26, 1896 (Shelf 17)
- “ 47. Daily Balances [G-O], December 23, 1895 – December 26, 1896 (Shelf 17)
- “ 48. Daily Balances [P-Z], December 23, 1895 – December 26, 1896 (Shelf 18)
- “ 49. Daily Balances [A-F], December 28, 1896 – December 29, 1897 (Shelf 18)
- “ 50. Daily Balances [G-O], December 28, 1896 – December 29, 1897 (Shelf 19)
- “ 51. Daily Balances [P-Z], December 28, 1896 – December 29, 1897 (Shelf 19)
- “ 52. Daily Balances [A-J], December 30, 1897 – December 24, 1898 (Shelf 20)
- “ 53. Daily Balances [K-Z], December 30, 1897 – December 24, 1898 (Shelf 20)
- “ 54. Daily Balances [A-J], December 27, 1898 – December 23, 1899 (Shelf 21)
- “ 55. Daily Balances [K-Z], December 27, 1898 – December 23, 1899 (Shelf 21)
- “ 56. Daily Balances [A-J], December 26, 1899 – December 24, 1900 (Shelf 22)



**Series B (cont.)**

- “ 57. Daily Balances [K-Z], December 26, 1899 – December 24, 1900 (Shelf 22)
- “ 58. Daily Balance [A-J], December 26, 1900 – December 24, 1901 (Shelf 23)
- “ 59. Daily Balance [K-Z], December 26, 1900 – December 24, 1901 (Shelf 23)  
*[missing volume A-J]*
- “ 60. Daily Balance [K-Z], December 26, 1901 – December 27, 1902 (Shelf 24)
- “ 61. Daily Balance [A-C], December 29, 1902 – December 26, 1903 (Shelf 24)
- “ 62. Daily Balance [D-J], December 29, 1902 – December 26, 1903 (Shelf 25)
- “ 63. Daily Balance [K-R], December 29, 1902 – December 26, 1903 (Shelf 25)
- “ 64. Daily Balance [S-Z], December 29, 1902 – December 26, 1903 (Shelf 26)
- “ 65. Daily Balance [A-C], December 28, 1903 – December 17, 1904 (Shelf 26)  
*[missing volume D-J]*
- “ 66. Daily Balance [K-R], December 28, 1903 – December 17, 1904 (Shelf 27)
- “ 67. Daily Balance [S-Z], December 28, 1903 – December 17, 1904 (Shelf 27)  
*[missing volume A-C]*
- “ 68. Daily Balance [D-J], December 19, 1904 – December 16, 1905 (Shelf 28)  
*[missing volume K-R]*
- “ 69. Daily Balance [S-Z], December 19, 1904 – December 16, 1905 (Shelf 28)
- “ 70. Daily Balance [A-C], December 18, 1905 – December 15, 1906 (Shelf 29)
- “ 71. Daily Balance [D-J], December 18, 1905 – December 15, 1906 (Shelf 29)
- “ 72. Daily Balance [K-R], December 18, 1905 – December 15, 1906 (Shelf 30)
- “ 73. Daily Balance [S-Z], December 18, 1905 – December 15, 1906 (Shelf 30)
- “ 74. Daily Balance [A-C], December 17, 1906 – December 21, 1907 (Shelf 31)
- “ 75. Daily Balance [D-J], December 17, 1906 – December 21, 1907 (Shelf 31)
- “ 76. Daily Balance [K-R], December 17, 1906 – December 21, 1907 (Shelf 32)
- “ 77. Daily Balance [S-Z], December 17, 1906 – December 21, 1907 (Shelf 32)
- “ 78. Daily Balance [A-C], December 23, 1907 – December 19, 1908 (Shelf 33)
- “ 79. Daily Balance [D-J], December 23, 1907 – December 19, 1908 (Shelf 33)
- “ 80. Daily Balance [K-R], December 23, 1907 – December 19, 1908 (Shelf 39)
- “ 81. Daily Balance [S-Z], December 23, 1907 – December 19, 1908 (Shelf 39)
- “ 82. Daily Balance [A-C], December 21, 1908 – December 18, 1909 (Shelf 40)
- “ 83. Daily Balance [D-J], December 21, 1908 – December 18, 1909 (Shelf 40)
- “ 84. Daily Balance [K-R], December 21, 1908 – December 18, 1909 (Shelf 41)
- “ 85. Daily Balance [S-Z], December 21, 1908 – December 18, 1909 (Shelf 41)
- “ 86. Daily Balance [A-C], December 20, 1909 – December 24, 1910 (Shelf 42)
- “ 87. Daily Balance [D-J], December 20, 1909 – December 24, 1910 (Shelf 42)
- “ 88. Daily Balance [K-R], December 20, 1909 – December 24, 1910 (Shelf 43)
- “ 89. Daily Balance [S-Z], December 20, 1909 – December 24, 1910 (Shelf 43)
- “ 90. Daily Balance [A-C], December 27, 1910 – December 23, 1911 (Shelf 44)
- “ 91. Daily Balance [D-J], December 27, 1910 – December 23, 1911 (Shelf 44)
- “ 92. Daily Balance [K-R], December 27, 1910 – December 23, 1911 (Shelf 45)
- “ 93. Daily Balance [S-Z], December 27, 1910 – December 23, 1911 (Shelf 45)
- “ 94. Daily Balance [A-C], December 26, 1911 – December 21, 1912 (Shelf 46)
- “ 95. Daily Balance [D-J], December 26, 1911 – December 21, 1912 (Shelf 46)
- “ 96. Daily Balance [K-R], December 26, 1911 – December 21, 1912 (Shelf 47)
- “ 97. Daily Balance [S-Z], December 26, 1911 – December 21, 1912 (Shelf 47)

**Series B (cont.)**

- “ 98. Daily Balance [A-C], December 23, 1912 – December 20, 1913 (Shelf 48)
- “ 99. Daily Balance [D-K], December 23, 1912 – December 20, 1913 (Shelf 48)
- “ 100. Daily Balance [L-R], December 23, 1912 – December 20, 1913 (Shelf 49)  
*[missing volume S-Z]*
- “ 101. Daily Balance [A-C], December 22, 1913 – December 19, 1914 (Shelf 49)
- “ 102. Daily Balance [D-K], December 22, 1913 – December 19, 1914 (Shelf 50)
- “ 103. Daily Balance [L-R], December 22, 1913 – December 19, 1914 (Shelf 50)
- “ 104. Daily Balance [S-Z], December 22, 1913 – December 19, 1914 (Shelf 51)
- “ 105. Daily Balance [A-C], December 21, 1914 – December 24, 1915 (Shelf 51)
- “ 106. Daily Balance [D-K], December 21, 1914 – December 24, 1915 (Shelf 52)
- “ 107. Daily Balance [L-R], December 21, 1914 – December 24, 1915 (Shelf 52)
- “ 108. Daily Balance [S-Z], December 21, 1914 – December 24, 1915 (Shelf 53)
- “ 109. Daily Balance [A-C], December 27, 1915 – June 27, 1916 (Shelf 53)
- “ 110. Daily Balance [D-K], December 27, 1915 – June 27, 1916 (Shelf 54)
- “ 111. Daily Balance [L-R], December 27, 1915 – June 27, 1916 (Shelf 54)
- “ 112. Daily Balance [S-Z], December 27, 1915 – June 27, 1916 (Shelf 55)  
*[missing volume A-C]*
- “ 113. Daily Balance [D-K], June 29, 1916 – December 31, 1916 (Shelf 55)
- “ 114. Daily Balance [L-R], June 29, 1916 – December 31, 1916 (Shelf 56)
- “ 115. Daily Balance [S-Z], June 29, 1916 – December 31, 1916 (Shelf 56)
- “ 116. Daily Balance [A-C], January 2, 1917 – June 30, 1917 (Shelf 57)
- “ 117. Daily Balance [D-K], January 2, 1917 – June 30, 1917 (Shelf 57)
- “ 118. Daily Balance [L-R], January 2, 1917- June 30, 1917 (Shelf 58)
- “ 119. Daily Balance [S-Z], January 2, 1917 – June 30, 1917 (Shelf 58)
- “ 120. Daily Balance [A-C], July 2, 1917 – January 5, 1918 (Shelf 59)
- “ 121. Daily Balance [D-K], July 2, 1917 – January 5, 1918 (Shelf 59)
- “ 122. Daily Balance [L-R], July 2, 1917 – January 5, 1918 (Shelf 60)
- “ 123. Daily Balance [S-Z], July 2, 1917 – January 5, 1918 (Shelf 60)  
*[missing volume A- C]*
- “ 124. Daily Balance [Co-He], January 7, 1918 – July 6, 1918 (Shelf 61)
- “ 125. Daily Balance [Hi-M], January 7, 1918 – July 6, 1918 (Shelf 61)
- “ 126. Daily Balance [N-Si], January 7, 1918 – July 6, 1918 (Shelf 62)
- “ 127. Daily Balance [Sm-Z], January 7, 1918 – July 6, 1918 (Shelf 62)
- “ 128. Daily Balance [A-CI], July 8, 1918 – January 4, 1919 (Shelf 63)
- “ 129. Daily Balance [Co-He], July 8, 1918 – January 4, 1919 (Shelf 63)
- “ 130. Daily Balance [Hi-M], July 8, 1918 – January 4, 1919 (Shelf 64)
- “ 131. Daily Balance [N-SI], July 8, 1918 – January 4, 1919 (Shelf 64)
- “ 132. Daily Balance [Sm-Z], July 8, 1918 – January 4, 1919 (Shelf 65)
- “ 133. Daily Balance [A-CI], January 6, 1919 – March 3, 1919 (Shelf 65)
- “ 134. Daily Balance [Co-He], January 6, 1919 – March 3, 1919 (Shelf 66)
- “ 135. Daily Balance [Hi-M], January 6, 1919 – March 3, 1919 (Shelf 66)
- “ 136. Daily Balance [N-SI], January 6, 1919 – March 3, 1919 (Shelf 67)
- “ 137. Daily Balance [Sm-Z], January 6, 1919 – March 3, 1919 (Shelf 67)

**Series B (cont.)***Sub-series 11. Offerings and Discounts, 1844 – 1882, 1890 - 1918*

Sub-series consists of fourteen handwritten hardbound volumes of “record of paper offered for discount at the Merchants Bank.” Volumes show sequential loan numbers, date, amount, and individual. Volume 7 notes “account of dividends declared by the following named banks from and including April 1865” as well as note in back on postage charged on notes. Volumes 13 and 14 are loose leaf volumes with metal pronged covers. Column headings include Date of Discount, Promissor or Acceptor, Drawer or Endorser, Endorser, Where Payable, Amount, Rate and Amount of Exchange, Directors Present, Time, Amount, Discount, Proceeds. Arranged chronologically with gaps noted.

Volume 1. Offering Book, December 6, 1844 – February 23, 1849 (**Shelf 98**)

- “ 2. Offering Book, February 27, 1849 – May 11, 1852 (**Shelf 98**)
- “ 3. Offerings and Discounts, May 14, 1852 – March 9, 1855 (**Shelf 98**)
- “ 4. Offerings and Discounts, March 13, 1855 – October 20, 1857 (**Shelf 98**)
- “ 5. Offerings and Discounts, October 23, 1857 – January 18, 1861 (**Shelf 98**)
- “ 6. Offerings and Discounts, January 22, 1861 – August 25, 1868 (**Shelf 98**)
- “ 7. Offering and Discount, September 1, 1868 – January 12, 1875 (**Shelf 98**)
- “ 8. Offering and Discount, January 15, 1875 – June 27, 1882 (**Shelf 98**)  
[missing volume]
- “ 9. Offerings and Discount, October 3, 1890 – June 29, 1897 (**Shelf 98**)
- “ 10. Offerings and Discount, July 2, 1897 – March 14, 1902 (**Shelf 98**)
- “ 11. Offerings and Discount, March 18, 1902 – September 18, 1906 (**Shelf 98**)
- “ 12. Offerings and Discount, September 25, 1906 – May 31, 1910 (**Shelf 98**)
- “ 13. Offering and Discount, June 1, 1910 – April 27, 1914 (**Shelf 37**)  
[missing volume]
- “ 14. Offerings and Discounts, September 30, 1915 – February 28, 1918 (**Shelf 38**)

*Sub-series 12. Broker/Dealer Records 1865 – 1924*

Sub-series contains seventeen handwritten volumes of investment transactions the bank undertook in the nineteenth and early twentieth centuries on behalf of its brokerage clients. [Prior to passage of the law commonly known as the Glass-Steagall Act in 1933, national banks like MNB could buy and sell securities for their customers]. Individuals and businesses are both represented, as well as investment houses such as Kidder, Peabody and the Boston Stock Exchange. Volumes are mainly chronological listing of buy and sell orders for stocks and/or bonds. Volume 2 is an account for “the Treasurer of the United States in a/c with Merchants National Bank of New Bedford”; it also contains an edited letter “steps to be taken in view of the discontinuance of a national bank as depository of public monies.” Volumes 7, 11 and 12 contain information devoted to investments by the Potter family, the Potter Drug and Chemical Company heirs. Arranged chronologically by type of volume.

Volume 1. U.S. Treasury Bonds Bought, May 5, 1865 – October 20, 1873 (**Shelf 105**)

- “ 2. Ledger for the Treasury, June 30, 1865 – January 31, 1889 (**Shelf 34**)
- “ 3. Bonds Bought, November 19, 1875 – January 1, 1882 (**Shelf 37**)
- “ 4. Bonds Bought and Sold, January 1, 1882 – December 21, 1904 (**Shelf 37**)
- “ 5. Bonds Bought and Sold, January 4, 1905 – August 27, 1919 (**Shelf 105**)

**Series B (cont.)**

- “ 6. Dividends Paid, June 7, 1882 – January 1, 1891 (**Shelf 37**)
- “ 7. Stock Dividend Journal, November 21, 1904 – July 15, 1913 [Potter Family] (**Shelf 34**)
- “ 7a. Index for Volume 7, 1905 (**Shelf 34**)
- “ 8. National Currency Ledger, January 26, 1885 – April 2, 1924 (**Shelf 105**)
- “ 9. Stock Orders to Buy and Orders to Sell, November 17, 1890 – June 30, 1902 (**Shelf 34**)
- “ 10. Orders to Sell, July 2, 1902 – December 31, 1908 (**Shelf 34**)
- “ 11. Journal – Stock Index, 1903 – 1912 [Potter Family] (**Shelf 34**)
- “ 12. Stock Index, 1911 – 1913 [Potter Family] (**Shelf 117**)
- “ 13. Security Record, January 2, 1909 – December 4, 1916 (**Shelf 34**)
- “ 14. Securities Record, December 6, 1916 – December 14, 1919 (**Shelf 34**)
- “ 15. Security Record, March 2, 1920 – May 13, 1921 (**Shelf 34**)
- “ 16. Stock and Bonds, April 1, 1911 – June 10, 1920 (**Shelf 99**)
- “ 17. Cash Collections/Sundry A/C Receivable, January 18, 1921 – June 26, 1923 (**Shelf 117**)

*Sub-series 13. Loan Records, 1890 – 1932*

Sub-series contains seventeen oversized handwritten hardcover volumes with a chronological list of names of individuals and businesses borrowing money from MNB with payment information. Volume 1, an experimental loan record by teller, G. B. Wright, has an index of notes, payments, and collateral. Subsequent volumes differ in format with both time and demand loans. Mortgage and car loans present in most 1920s volumes. Column headings include Borrower's Name, Endorser or Collateral, Date, Amount, Maturity Date, Rate, Face of Note, Discount, and Net Amount. Arranged chronologically.

Volume 1. Experimental Loan Ledger, 1890 – 1901 (**Shelf 117**)

- “ 2. Demand Loans, February 1, 1890 – December 31, 1898 (**Shelf 116**)
- “ 3. Demand Loans, January 2, 1899 – March 20, 1902 (**Shelf 117**)
- “ 4. Demand Loans, March 21, 1902 – May 1, 1907 (**Shelf 37**)
- “ 5. Demand Loans, June 6, 1907 – June 30, 1921 (**Shelf 37**)
- “ 6. Loan Record, January 8, 1921 – December 31, 1921 (**Shelf 68**)
- “ 7. Loan Record, January 3, 1922 – December 30, 1922 (**Shelf 68**)
- “ 8. Loan Record, January 2, 1923 – December 31, 1923 (**Shelf 69**)
- “ 9. Loan Record, January 2, 1924 – June 21, 1924 (**Shelf 69**)
- “ 10. Loan Record, June 23, 1924 – June 5, 1925 (**Shelf 70**)
- “ 11. Loan Record, June 6, 1925 – March 31, 1926 (**Shelf 70**)
- “ 12. Loan Record, April 1, 1926 – March 8, 1927 (**Shelf 71**)
- “ 13. Loan Record, March 9, 1927 – April 25, 1928 (**Shelf 71**)
- “ 14. Loan Record, April 26, 1928 – May 17, 1929 (**Shelf 72**)
- “ 15. Loan Record, May 18, 1929 – April 16, 1930 (**Shelf 72**)
- “ 16. Loan Record, April 17, 1930 – April 18, 1931 (**Shelf 73**)
- “ 17. Loan Record, April 22, 1931 – January 6, 1932 (**Shelf 73**)

**Series B (cont.)***Sub-series 14. Cashier's Checks, 1893 – 1911, 1916 – 1922, 1926 - 1939*

Sub-series contains ten hardcover volumes with check stubs indicating purchaser, amount, date, and name of recipient of cashier's check. Volumes 4 and 5 have a few examples of paid checks pasted on related check stub. Arranged chronologically with gaps noted.

- Volume 1. Cashier's Checks, September 7, 1893 – February 23, 1897 (**Shelf 35**)
  - “ 2. Cashier's Checks, March 2, 1897 – May 8, 1901 (**Shelf 34**)
  - “ 3. Cashier's Checks, May 28, 1901 – May 14, 1903 (**Shelf 34**)
  - “ 4. Cashier's Checks, May 14, 1903 – August 30, 1907 (**Shelf 34**)
  - “ 5. Cashier's Checks, August 30, 1907 – December 1, 1911 (**Shelf 34**)  
[missing volume]
  - “ 6. Cashier's Checks, June 26, 1916 – April 14, 1920 (**Shelf 117**)
  - “ 7. Cashier's Checks, April 20, 1920 – April 29, 1922 (**Shelf 34**)  
[missing volume]
  - “ 8. Cashier's Checks, January 8, 1926 – December 29, 1930 (**Shelf 99**)  
[missing volume]
  - “ 9. Cashier's Checks, December 5, 1933 – April 16, 1937 (**Shelf 34**)
  - “ 10. Cashier's Checks, April 17, 1937 – February 22, 1939 (**Shelf 100**)

*Sub-series 15. Inactive Accounts, 1897 – 1919*

Sub-series contains sixteen oversized hardcover volumes of pre-printed names of individuals and businesses with little or no activity on their accounts. Four pre-printed columns include Dates, Deposits, Checks, and Balance. Beginning with Volume 14, volumes contain index. Arranged chronologically with gaps noted.

- Volume 1. Inactive Accounts, December 1, 1897 – July 31, 1898 (**Shelf 74**)
  - “ 2. Daily Balances [A-K], July 18, 1898 – December 24, 1898 (**Shelf 74**)
  - “ 3. Daily Balances [L-Z], July 18, 1898 – December 24, 1898 (**Shelf 75**)
  - “ 4. Daily Balances [A-K], December 27, 1898 – December 23, 1899 (**Shelf 75**)
  - “ 5. Daily Balances [L-Z], December 27, 1898 – December 23, 1899 (**Shelf 76**)
  - “ 6. Daily Balances [A-K], December 26, 1899 – December 24, 1900 (**Shelf 76**)
  - “ 7. Daily Balances [L-Z], December 26, 1899 – December 24, 1900 (**Shelf 77**)
  - “ 8. Daily Balance [A-K], December 26, 1900 - December 24, 1901 (**Shelf 80**)
  - “ 9. Daily Balance [L-Z], December 26, 1900 – December 24, 1901 (**Shelf 81**)
  - “ 10. Daily Balance [A-K], December 26, 1901 – December 27, 1902 (**Shelf 82**)
  - “ 11. Daily Balance [L-Z], December 26, 1901 – December 27, 1902 (**Shelf 83**)
  - “ 12. Condensed Accounts 1, 1902 – 1906 (**Shelf 87**)
  - “ 13. Inactive Ledger, November 13, 1906 – August 19, 1908 (**Shelf 38**)
  - “ 14. Inactive Ledger [A-K], August 19, 1908 – October 11, 1913 (**Shelf 77**)  
[missing volume L-Z]
  - “ 15. Inactive Ledger #5, [A-K], October 9, 1913 – March 5, 1919 (**Shelf 78**)
  - “ 16. Inactive Ledger #6, [L-Z], October 9, 1913 – March 5, 1919 (**Shelf 38**)

**Series B (cont.)***Sub-series 16. Drafts, 1916 – 1925*

This sub-series consists of nine hardcover volumes with handwritten pre-printed forms of drafts for payment or collection with the following information: Drawee, Received From, Due, Amount, Accepted, Paid, Returned, and Remarks. Included are loans for both individuals and businesses. Volumes 4 and 5 have handwritten notes on rates of exchange glued into front of volume. Arranged chronologically.

- Volume 1. Drafts, January 1, 1916 – December 30, 1916 (Shelf 117)
- “ 2. Drafts, January 2, 1917 – December 31, 1917 (Shelf 117)
- “ 3. Drafts, January 2, 1918 – December 31, 1918 (Shelf 117)
- “ 4. Drafts, January 2, 1919 – December 31, 1919 (Shelf 117)
- “ 5. Drafts, January 2, 1920 – February 8, 1921 (Shelf 117)
- “ 6. Drafts, February 9, 1921 – December 31, 1921 (Shelf 117)
- “ 7. Drafts, January 3, 1922 – December 30, 1922 (Shelf 117)
- “ 8. Drafts, January 2, 1923 – December 31, 1923 (Shelf 117)
- “ 9. Drafts, January 2, 1924 – January 5, 1925 (Shelf 117)

*Sub-series 17. Branch Records, 1925 – 1937*

Sub-series contains seventeen volumes of branch banking services available to customers living a distance from the main bank office. Services included purchasing managers, certified and cashier's checks and paying utility bills directly to the bank in lieu of mailing or personally delivering payment. Volumes 1 – 9 contain check stubs for checks authorized by a branch manager and destined for either New York or Boston. Volumes 10 and 11 contain a chronological carbon copy of amounts and account numbers paid to the New Bedford Gas and Edison Light Company at the South Branch. Volumes 12 – 17 have check stubs for certified and cashier's checks issued by the branches. Arranged chronologically by subject and branch location.

- Volume 1. Managers Checks, North Office/NY, June 10, 1925 – October 3, 1927 (Shelf 88)
- “ 2. Managers Checks, North Office/Boston, June 13, 1925 – June 27, 1930 (Shelf 88)
- “ 3. Managers Checks, North Office/NY, September 28, 1927 – August 17, 1929 (Shelf 88)
- “ 4. Managers Checks, North Office/NY, August 19, 1929 – May 21, 1931 (Shelf 88)
- “ 5. Managers Checks, North Office/Boston, June 28, 1930 – July 28, 1933 (Shelf 88)
- “ 6. Managers Checks, South Office/Boston, June 18, 1925 – April 25, 1930 (Shelf 100)
- “ 7. Managers Checks, South Office/Boston, October 3, 1936 – November 6, 1937 (Shelf 100)
- “ 8. Managers Checks, South Office/NY, November 6, 1928 – June 18, 1931 (Shelf 100)
- “ 9. Managers Checks, South Office/NY, June 19, 1931 – February 24, 1934 (Shelf 100)
- “ 10. NB Gas & Edison Light Company Payments, South Branch, 1931 – 1933 (Shelf 84)
- “ 11. NB Gas & Edison Light Company Payments, South Branch, 1933 – 1934 (Shelf 84)
- “ 12. Certified Checks, North Office, June 10, 1925 – April 10, 1929 (Shelf 99)
- “ 13. Certified Checks, North Office, April 11, 1929 – August 3, 1931 (Shelf 88)
- “ 14. Certified Checks, South Office, June 20, 1925 – July 13, 1931 (Shelf 88)
- “ 15. Cashier's Checks, North Office, June 13, 1925 – May 21, 1930 (Shelf 121)
- “ 16. Cashier's Checks, South Office, June 22, 1925 – December 2, 1929 (Shelf 121)
- “ 17. Cashier's Checks, South Office, November 30, 1929 – December 5, 1933 (Shelf 121)

**Series B (cont.)***Sub-series 18. Miscellany, 1888 – 1892, 1916 – 1929*

Sub-series consists of four miscellany volumes from the main branch. Included are a book of check stubs with handwritten entries; a handwritten collateral book with two indexes mentioning both individuals and mills; a certified check volume with handwritten entries naming the purchaser, the payee, and amount; and a handwritten traveler's check ledger for American Express sales. Arranged chronologically.

Volume 1. Check Stubs, December 4, 1888 – July 8, 1892 (**Shelf 35**)

- “ 2. Collateral, 1891 – 1904 (**Shelf 38**)
- “ 3. Certified Checks/Main Branch, January 18, 1916 – January 13, 1925 (**Shelf 99**)
- “ 4. Cash Ledger [Traveler's Checks], March 1, 1921 – January 7, 1929 (**Shelf 105**)

**Series C. Financial Records/Bank, 1826 – 1935**

Official financial transactions for the two legal entities of the bank: Merchants Bank [1825 – 1865] and Merchants National Bank [1865 – 1935]. Series includes twenty-two sub-series: MB/MNB stockholder records, cash make-up, accounts with Suffolk Bank, accounts with Mechanics Bank of New York, MB/MNB income and expenses, accounts with Fourth National Bank of New York, accounts with miscellaneous banks, accounts with Revere Bank of Boston, cash make up for receiving tellers only, unidentified indexes, accounts with National Bank of the Republic of New York, accounts with Merchants National Bank of Boston, accounts with Philadelphia banks, daily transactions, accounts with First National Bank of New York, cash make up for paying tellers only, standard diary, teller's daily balances, Clearing House proof, accounts with the Federal Reserve Bank, check lists, and payroll accounts. These records contain information on administrative and internal bank matters with stockholders and staff as well as transactions with other banks.

*Sub-series 1. MB/MNB Stockholder Records, 1826 – 1910*

Sub-series contains fourteen volumes with information on bank stockholders including names and number of shares held. Volumes 1 - 3 are handwritten with an index of names in front of volume. The Volume 4 subscription book is intended to show both stockholder and new stockholder investment in additional bank capital as noted in front of volume. Volumes 5 -7 contain forms to be filled in as needed when a transfer of capital stock is desired. Volume 8 is a handwritten account of stockholders by name, number of shares held, and taxes owed. Volumes 9 – 12 contain a variety of information on stockholder's dividends including names, number of shares, signatures of dividend recipient as well as amount of dividend. Volumes 13 and 14 give an alphabetical list of names and addresses of shareholders mailed dividends on April 1 and October 1 of each year. Arranged by type, then chronologically.

Volume 1. Stock Ledger, 1826 – 1845 (**Shelf 110**)

- “ 2. Stock Ledger, 1845 – 1888 (**Shelf 110**)
- “ 3. Stock Ledger, 1888 - 1908 (**Shelf 119**)
- “ 4. Stock Subscriptions, February 12, 1850 – 1851 (**Shelf 121**)
- “ 5. Transfer Book, October 5, 1835 – November 6, 1854 (**Shelf 110**)
- “ 6. Transfers, November 13, 1854 – January 19, 1882 (**Shelf 110**)
- “ 7. Transfers, March 20, 1882 – December 4, 1901 (**Shelf 37**)

**Series C (cont.)**

- “ 8. Taxes, 1881 – 1892 (Shelf 37)
- “ 9. Dividends Paid, October 2, 1826 – May 1, 1856 (Shelf 100)
- “ 10. Dividends D, October 1, 1880 – October 1, 1892 (Shelf 100)
- “ 11. Dividends F, April 1, 1904 – October 1, 1906 (Shelf 110)
- “ 12. Dividends, April 1, 1907 – April 1, 1910 (Shelf 105)
- “ 13. Dividends by Mail, October 1, 1895 – April 1, 1903 (Shelf 110)
- “ 14. Dividends by Mail, October 1, 1903 – October 1, 1906 (Shelf 103)

*Sub-series 2. Cash Make Up, 1829 - 1906*

Sub-series contains eighty-eight handwritten volumes with daily tallies of cash on hand broken down by name of local, regional, and national banks. Vault contents include specie, bills, and foreign currencies as well as internal bank amount. Many volumes contain pinned-in credit notes. Volume 3 includes a settlement of account with Suffolk Bank, Boston. Beginning with Volume 68, adding machine tapes are increasingly used to total accounts. Columns include Date, Tallies, Vault, Notes, Specie, Bills, Payroll, Receiving Teller; arranged chronologically with gaps noted.

- Volume 1. Settlement of Cash, July 9, 1829 – February 7, 1831 (Shelf 110)
  - “ 2. Settlement of Cash, February 8, 1831 – April 27, 1833 (Shelf 110)  
*[missing volume]*
  - “ 3. Settlement of Cash, May 1, 1834 – August 1, 1834 (Shelf 110)  
*[missing volume]*
  - “ 4. Cash Make Up, June 30, 1835 – October 8, 1835 (Shelf 110)  
*[missing volume]*
  - “ 5. Cash Make Up, February 4, 1836 – May 13, 1836 (Shelf 110)  
*[missing volume]*
  - “ 6. Settlement of Cash, June 3, 1836 – January 11, 1837 (Shelf 110)  
*[missing volume]*
  - “ 7. Cash Make Up, August 4, 1837 – November 16, 1837 (Shelf 110)
  - “ 8. Cash Make Up, November 17, 1837 - May 26, 1838 (Shelf 110)  
*[missing volume]*
  - “ 9. Cash Make Up, September 5, 1838 – March 21, 1839 (Shelf 110)
  - “ 10. Cash Make Up, March 22, 1839 – October 4, 1839 (Shelf 110)  
*[missing volume]*
  - “ 11. Cash Make Up, August 1, 1840 – June 7, 1841 (Shelf 110)
  - “ 12. Cash Make Up, June 8, 1841 – April 6, 1842 (Shelf 110)
  - “ 13. Cash Make Up, April 8, 1842 – February 4, 1843 (Shelf 110)
  - “ 14. Cash Make Up, February 6, 1843 – December 7, 1843 (Shelf 37)
  - “ 15. Cash Make Up, December 8, 1843 – October 11, 1844 (Shelf 110)
  - “ 16. Cash Make Up, October 12, 1844 – December 5, 1845 (Shelf 110)
  - “ 17. Cash Make Up, December 6, 1845 – January 21, 1847 (Shelf 110)
  - “ 18. Cash Make Up, January 23, 1847 – March 4, 1848 (Shelf 110)
  - “ 19. Cash Make Up, March 6, 1848 – April 6, 1849 (Shelf 110)
  - “ 20. Cash Make Up, April 7, 1849 – June 17, 1850 (Shelf 110)
  - “ 21. Cash Make Up, June 19, 1850 – June 26, 1851 (Shelf 110)
  - “ 22. Cash Make Up, June 27, 1851 – April 23, 1852 (Shelf 110)



**Series C (cont.)**

- “ 23. Cash Make Up, April 24, 1852 – June 15, 1853 (Shelf 110)
- “ 24. Cash Make Up, June 17, 1853 – September 10, 1854 (Shelf 110)
- “ 25. Cash Make Up, September 12, 1854 – October 31, 1855 (Shelf 110)
- “ 26. Cash Make Up, November 1, 1855 – December 31, 1856 (Shelf 110)
- “ 27. Cash Make Up, January 1, 1857 – February 27, 1858 (Shelf 110)
- “ 28. Cash Make Up, March 1, 1858 – May 6, 1859 (Shelf 110)
- “ 29. Cash Make Up, May 7, 1859 – May 22, 1860 (Shelf 110)
- “ 30. Cash Make Up, May 23, 1860 – June 10, 1861 (Shelf 110)
- “ 31. Cash Make Up, June 11, 1861 – June 30, 1862 (Shelf 110)
- “ 32. Cash Make Up, July 1, 1862 – July 20, 1863 (Shelf 110)
- “ 33. Cash Make Up, July 21, 1863 – September 24, 1864 (Shelf 110)  
    *[missing volume]*
- “ 34. Cash Make Up, December 1, 1865 - March 25, 1867 (Shelf 110)
- “ 35. Cash Make Up, March 26, 1867 – July 15, 1868 (Shelf 111)
- “ 36. Cash Make Up, July 16, 1868 – May 15, 1869 (Shelf 111)
- “ 37. Cash Make Up, May 16, 1869 – December 20, 1869 (Shelf 37)
- “ 38. Cash Make Up, December 22, 1869 – August 5, 1870 (Shelf 111)  
    *[missing volume]*
- “ 39. Cash Make Up, March 20, 1871 – October 31, 1871 (Shelf 111)
- “ 40. Cash Make Up, November 1, 1871 – June 13, 1872 (Shelf 111)
- “ 41. Cash Make Up, June 15, 1872 – January 25, 1873 (Shelf 35)
- “ 42. Cash Make Up, January 27, 1873 – July 16, 1873 (Shelf 111)
- “ 43. Cash Make Up, July 17, 1873 – February 28, 1874 (Shelf 111)
- “ 44. Cash Make Up, March 2, 1874 – September 12, 1874 (Shelf 111)
- “ 45. Cash Make Up, September 14, 1874 – April 30, 1875 (Shelf 111)
- “ 46. Cash Make Up, May 1, 1875 – December 14, 1875 (Shelf 111)
- “ 47. Cash Make Up, December 15, 1875 – July 27, 1876 (Shelf 111)
- “ 48. Cash Make Up, July 28, 1876 – March 13, 1877 (Shelf 111)
- “ 49. Cash Make Up, March 14, 1877 – November 22, 1877 (Shelf 111)  
    *[missing volume]*
- “ 50. Cash Make Up, May 9, 1878 – March 3, 1879 (Shelf 111)
- “ 51. Cash Make Up, March 4, 1879 – August 22, 1879 (Shelf 111)
- “ 52. Cash Make Up, August 23, 1879 – October 19, 1880 (Shelf 111)
- “ 53. Cash Make Up, October 20, 1880 – December 15, 1881 (Shelf 111)
- “ 54. Cash Make Up, December 16, 1881 – February 12, 1883 (Shelf 111)
- “ 55. Cash Make Up, February 13, 1883 – April 12, 1884 (Shelf 111)
- “ 56. Cash Make Up, April 14, 1884 – June 11, 1885 (Shelf 111)
- “ 57. Cash Make Up, June 12, 1885 – April 29, 1886 (Shelf 37)  
    *[missing volume]*
- “ 58. Cash Make Up, February 7, 1887 – November 11, 1887 (Shelf 111)
- “ 59. Cash Make Up, November 12, 1887 – October 20, 1888 (Shelf 111)
- “ 60. Cash Make Up, October 22, 1888 – October 2, 1889 (Shelf 111)
- “ 61. Cash Make Up, October 3, 1889 – October 7, 1890 (Shelf 111)
- “ 62. Cash Make Up, October 8, 1890 – December 14, 1891 (Shelf 111)
- “ 63. Cash Make Up, December 15, 1891 – January 19, 1893 (Shelf 111)

**Series C (cont.)**

- “ 64. Cash Make Up, January 20, 1893 – February 13, 1894 (Shelf 111)
- “ 65. Cash Make Up, February 15, 1894 – January 30, 1895 (Shelf 111)
- “ 66. Cash Make Up, January 31, 1895 – July 27, 1895 (Shelf 111)
- “ 67. Cash Make Up, July 29, 1895 – February 18, 1896 (Shelf 111)
- “ 68. Cash Make Up, February 19, 1896 – August 13, 1896 (Shelf 111)
- “ 69. Cash Make Up, August 14, 1896 – March 8, 1897 (Shelf 111)
- “ 70. Cash Make Up, March 9, 1897 – September 30, 1897 (Shelf 111)
- “ 71. Cash Make Up, October 1, 1897 – March 28, 1898 (Shelf 37)
- “ 72. Cash Make Up, March 29, 1898 – October 22, 1898 (Shelf 111)
- “ 73. Cash Make Up, October 24, 1898 – April 20, 1899 (Shelf 111)
- “ 74. Cash Make Up, April 21, 1899 – November 20, 1899 (Shelf 111)
- “ 75. Cash Make Up, November 21, 1899 – May 19, 1900 (Shelf 37)
- “ 76. Cash Make Up, May 21, 1900 – December 19, 1900 (Shelf 111)
- “ 77. Cash Make Up, December 20, 1900 – June 18, 1901 [date overlap] (Shelf 111)
- “ 78. Cash Make Up, January 1, 1901 – June 29, 1901 (Shelf 111)
- “ 79. Cash Make Up, July 1, 1901 – December 31, 1901 (Shelf 111)
- “ 80. Cash Make Up, January 1, 1902 – June 30, 1902 (Shelf 111)
- “ 81. Cash Make Up, July 1, 1902 – December 31, 1902 (Shelf 111)
- “ 82. Cash Make Up, January 1, 1903 – June 30, 1903 (Shelf 111)
- “ 83. Cash Make Up, July 1, 1903 – December 31, 1903 (Shelf 111)
- “ 84. Cash Make Up, January 1, 1904 – June 30, 1904 (Shelf 112)
- “ 85. Cash Make Up, July 1, 1904 – December 31, 1904 (Shelf 112)
- “ 86. Cash Make Up, January 2, 1905 – June 30, 1905 (Shelf 112)
- “ 87. Cash Make Up, July 1, 1905 – December 30, 1905 (Shelf 112)
- “ 88. Cash Make Up, January 1, 1906 – June 30, 1906 (Shelf 112)

*Sub-series 3. In Account w/ Suffolk Bank, 1829 – 1842, 1853 - 1881*

Sub-series contains fourteen handwritten hardcover volumes noting financial transactions with Suffolk Bank, Boston. Starting in 1826, Suffolk Bank acted as a clearinghouse for regional banknotes and by 1836, it had become the clearinghouse for all banknotes circulating in New England. In addition, Suffolk Bank made short-term credit advances to other banks. These volumes show settlements of account with Suffolk with daily entries, pinned-in credit notices, reconcilements, and corrections. Volume 1 also contains transactions with Chemical Bank, New York. Volume 8 contains “the Boston Account Book with Merchants Bank.” Arranged chronologically with gaps noted.

Volume 1. Settlement of Cash/Suffolk Bank & Chemical Bank,  
November 1, 1829 – February 1, 1831

- “ 2. Settlement of Cash/Suffolk Bank, February 17, 1831 – April 1, 1833  
*[missing volume]*
- “ 3. Settlement of Cash/Suffolk Bank, May 1, 1834 – August 1, 1834  
*[missing volume]*
- “ 4. Settlement of Cash/Suffolk Bank, July 1, 1835 – October 1, 1835  
*[missing volume]*
- “ 5. Settlement of Cash/Suffolk Bank, March 1, 1836 – April 30, 1836  
*[missing volume]*

**Series C (cont.)**

- “ 6. Ledger, February 2, 1837 – August 31, 1842 (Shelf 112)  
*[missing volume]*
- “ 7. Ledger, May 1, 1853 – October 30, 1858 (Shelf 112)
- “ 8. Ledger, November 1, 1858 – September 30, 1864 (Shelf 112)
- “ 9. Ledger, October 1, 1864 – August 31, 1868 (Shelf 112)
- “ 10. Ledger, September 1, 1868 – November 29, 1871 (Shelf 112)
- “ 11. Ledger, December 1, 1871 – November 30, 1874 (Shelf 112)
- “ 12. Ledger, December 1, 1874 – June 11, 1877 (Shelf 112)
- “ 13. Ledger, June 12, 1877 – July 31, 1880 (Shelf 112)
- “ 14. Ledger, July 31, 1880 – October 22, 1881 (Shelf 37)

*Sub-series 4. In Account w/Mechanics Bank, New York, 1836 – 1866*

Sub-series contains four handwritten hardcover ledgers showing MB's financial transactions with the New York-based Mechanics Bank. Information may include settlements, names of individuals and businesses with New York interests, credit orders, and stop payments. Arranged chronologically.

- Volume 1. Ledger, December 6, 1836 – September 29, 1847 (Shelf 112)
- “ 2. Ledger, October 1, 1847 – June 30, 1855 (Shelf 112)
- ” 3. Ledger, July 2, 1855 – September 1, 1861 (Shelf 112)
- “ 4. Ledger, t 2, 1861 – May 7, 1866 (Shelf 112)

*Sub-series 5. MB/MNB Income/Expenses, 1854 – 1925*

Sub-series contains thirteen volumes showing a variety of bank income and expenses. This includes information on income from bank owned stocks and bonds, specie/money exchanges, rental income from Liberty Hall and “new” bank building at Purchase and William. Expenses related to Liberty Hall and bank incidentals such as coal, paper, stamps, etc. are included as well. Volume 5 contains copies of bills paid to a variety of local businesses; index of companies in front of volume. Volume 6 contains amounts spent on office expenses. Volumes 6, 10 and 11 are oversized. Volumes 10 and 11 contain many WWI related investments. Arranged chronologically by subject of volume.

- Volume 1. Monthly Returns, July 1, 1854 – July 1, 1865 (Shelf 35)
- “ 2. Statements, July 1, 1865 – June 19, 1902 (Shelf 37)
- “ 3. Income Book: Stocks, Bonds, Rent, 1898 – 1902 (Shelf 99)
- “ 4. Income Book: Bonds, Stocks, Tenants, 1903 – 1907 (Shelf 99)
- “ 5. Invoices Paid Bills, December 31, 1907 – September 20, 1910 (Shelf 100)
- “ 6. Expense Account, October 2, 1912 – December 30, 1918 (Shelf 79)
- “ 7. Rent Journal/New Bank Building, April 1, 1890 – February 1, 1903 (Shelf 34)
- “ 8. Rent Ledger/New Bank Building, March 1, 1903 – January 1, 1908 (Shelf 99)
- “ 9. Rent Ledger/New Bank Building, February 1, 1908 – February 1, 1912 (Shelf 99)
- “ 10. Resources and Liabilities, December 28, 1917 – March 24, 1919 (Shelf 38)
- “ 11. Resources and Liabilities, January 1, 1920 – January 5, 1921 (Shelf 79)
- “ 12. Bonds, 1885 – 1897 (Shelf 37)
- “ 13. Savings Department, Interest Reserved, May 29, 1921 – December 31, 1925 (Shelf 105)

**Series C (cont.)***Sub-series 6. In Account w/Fourth National Bank, NY, 1865 – 1898*

Sub-series contains seven volumes of ledgers related to internal bank transactions with the Fourth National Bank of New York, which was established in 1864 as a New York depositor and financial agent for the United States. Arranged chronologically.

- Volume 1. Ledger Fourth National Bank, August 1, 1865 – May 31, 1869 (Shelf 112)
- “ 2. Ledger Fourth National Bank, June 1, 1869 – August 30, 1873 (Shelf 112)
- “ 3. Ledger Fourth National Bank, September 1, 1873 – November 30, 1877 (Shelf 37)
- “ 4. Ledger Fourth National Bank, December 1, 1877 – December 30, 1882 (Shelf 112)
- “ 5. Ledger Fourth National Bank, January 1, 1883 – August 31, 1887 (Shelf 112)
- “ 6. Ledger Fourth National Bank, September 1, 1887 – June 30, 1892 (Shelf 112)
- “ 7. Ledger Fourth National Bank, June 30, 1892 – June 16, 1898 (Shelf 37)

*Sub-series 7. In Account w/Miscellany Banks, 1872 – 1914, 1921 - 1932*

Sub-series contains nineteen volumes of ledgers with other banks and bank cashiers. Most volumes have an index of bank names in front of volume. Names of banks are pre-printed; handwritten amounts. Arranged chronologically with gaps noted.

- Volume 1. Ledger C, February 3, 1872 – August 30, 1874 (Shelf 38)
- “ 1a. Index to Volume 1 (Shelf 99)
- “ 2. Ledger D, 1874 – 1879 (Shelf 100)
- “ 3. Ledger, 1880 – 1886 (Shelf 100)
- “ 4. Ledger, 1886 – 1891 (Shelf 100)
- “ 5. Ledger, 1891 – 1896 (Shelf 100)
- “ 6. Ledger, 1897 – 1904 (Shelf 100)
- “ 7. Ledger, October 8, 1904 – April 1, 1914 (Shelf 100)  
[missing volume]
- “ 8. Ledger, January 5, 1921 – December 31, 1921 (Shelf 78)
- “ 9. Ledger, January 1, 1922 – December 30, 1922 (Shelf 78)
- “ 10. Ledger, January 2, 1923 – December 31, 1923 (Shelf 79)
- “ 11. Ledger, January 2, 1924 – December 31, 1924 (Shelf 79)
- “ 12. Ledger, January 1, 1925 – December 31, 1925 (Shelf 80)
- “ 13. Ledger, January 2, 1926 – December 31, 1926 (Shelf 80)
- “ 14. Ledger, January 3, 1927 – December 31, 1927 (Shelf 81)
- “ 15. Ledger, January 3, 1928 – December 31, 1928 (Shelf 81)
- “ 16. Ledger, January 2, 1929 – December 31, 1929 (Shelf 82)
- “ 17. Ledger, January 2, 1930 – December 31, 1930 (Shelf 82)
- “ 18. Ledger, January 2, 1931 – December 31, 1931 (Shelf 83)
- “ 19. Ledger, December 31, 1931 – January 2, 1932 (Shelf 83)

**Series C (cont.)***Sub-series 8. In Account w/Revere Bank, Boston, 1879 – 1898*

Sub-series contains five volumes of handwritten transactions in account with the National Revere Bank located in Boston. Named after Paul Revere, not the town of Revere, the bank was chartered in 1859, became a national bank in 1865, and was liquidated in 1898. Arranged chronologically.

- Volume 1. Ledger, September 1, 1879 – June 1, 1884 (Shelf 36)
- “ 2. Ledger, May 31, 1884 – December 21, 1886 (Shelf 112)
  - “ 3. Ledger, December 22, 1886 – March 6, 1890 (Shelf 112)
  - “ 4. Ledger, March 7, 1890 – February 28, 1894 (Shelf 112)
  - “ 5. Ledger, February 28, 1894 – March 31, 1898 (Shelf 112)

*Sub-series 9. Cash Make Up/Receiving Teller, 1886 - 1921*

Sub-series contains sixty softcover volumes of handwritten entries by receiving tellers showing the contents of their cash drawers at the end of each business day. Originally a teller handled both payment and receipts, but due to the bank's growth in the late nineteenth century, additional staff was hired to perform more specialized tasks. Volumes include columns for the other New Bedford banks - Citizens, Commerce, Mechanics and First National - and large New Bedford companies as well as columns for specie, bills and loans. Many volumes contain lists of long-distance telephone calls made. Beginning with Volume 38, information is for receiving teller only. Beginning with Volume 45, adding machine tapes are pasted onto pages. Arranged chronologically with gaps noted.

- Volume 1. Cash Make Up, April 30, 1886 – October 16 1886 (Shelf 118)
- “ 2. Cash Make Up, October 18, 1886 – May 16, 1887 (Shelf 118)
  - “ 3. Cash Make Up, May 17, 1887 – April 3, 1888 (Shelf 118)
  - [missing volume]*
  - “ 4. Cash Make Up/Receiving Teller, January 28, 1889 – September 14, 1889 (Shelf 118)
  - “ 5. Cash Make Up/Receiving Teller, September 16, 1889 – March 4, 1890 (Shelf 118)
  - “ 6. Cash Make Up, March 5, 1890 – August 28, 1890 (Shelf 118)
  - “ 7. Cash Make Up, August 29, 1890 – February 24, 1891 (Shelf 118)
  - “ 8. Cash Make Up, February 25, 1891 – August 22, 1891 (Shelf 118)
  - “ 9. Cash Make Up, August 24, 1891 – February 16, 1892 (Shelf 36)
  - “ 10. Cash Make Up, February 17, 1892 – August 12, 1892 (Shelf 118)
  - “ 11. Cash Make Up, August 13, 1892 – February 7, 1893 (Shelf 118)
  - “ 12. Cash Make Up, February 8, 1893 – August 4, 1893 (Shelf 118)
  - “ 13. Cash Make Up, August 5, 1893 – January 29, 1894 (Shelf 118)
  - “ 14. Cash Make Up, January 30, 1894 – July 24, 1894 (Shelf 118)
  - “ 15. Cash Make Up, July 25, 1894 – January 17, 1895 (Shelf 118)
  - “ 16. Cash Make Up, January 18, 1895 – July 15, 1895 (Shelf 118)
  - “ 17. Cash Make Up, July 16, 1895 – January 8, 1896 (Shelf 118)
  - “ 18. Cash Make Up, January 9, 1896 – July 3, 1896 (Shelf 118)
  - “ 19. Cash Make Up, July 6, 1896 – December 31, 1896 (Shelf 118)
  - “ 20. Cash Make Up, January 1, 1897 – June 30, 1897 (Shelf 118)
  - “ 21. Cash Make Up, July 1, 1897 – December 31, 1897 (Shelf 118)

**Series C (cont.)**

- “ 22. Cash Make Up, January 1, 1898 – June 30, 1898 (Shelf 118)
- “ 23. Cash Make Up, July 1, 1898 – December 31, 1898 (Shelf 118)
- “ 24. Cash Make Up, January 2, 1899 – June 30, 1899 (Shelf 118)
- “ 25. Cash Make Up, July 1, 1899 – December 30, 1899 (Shelf 118)
- “ 26. Cash Make Up, January 1, 1900 – June 30, 1900 (Shelf 118)
- “ 27. Cash Make Up, July 2, 1900 – December 31, 1900 (Shelf 118)  
     *[missing volume]*
- “ 28. Cash Make Up, June 19, 1901 – January 14, 1902 (Shelf 118)
- “ 29. Cash Make Up, January 15, 1902 – July 14, 1902 (Shelf 118)
- “ 30. Cash Make Up, July 15, 1902 – February 6, 1903 (Shelf 118)
- “ 31. Cash Make Up, February 7, 1903 – August 20, 1903 (Shelf 118)
- “ 32. Cash Make Up, August 21, 1903 – March 2, 1904 (Shelf 118)
- “ 33. Cash Make Up, March 3, 1904 – September 27, 1904 (Shelf 118)
- “ 34. Cash Make Up, September 28, 1904 – March 25, 1905 (Shelf 119)
- “ 35. Cash Make Up, March 27, 1905 – October 25, 1905 (Shelf 119)
- “ 36. Cash Make Up, October 26, 1905 – April 24, 1906 (Shelf 119)
- “ 37. Cash Make Up, April 25, 1906 – October 20, 1906 (Shelf 119)
- “ 38. Cash Make Up/Receiving Teller, October 22, 1906 – June 18, 1907 (Shelf 119)
- “ 39. Cash Make Up/Receiving Teller, June 20, 1907 – October 25, 1907 (Shelf 119)
- “ 40. Cash Make Up/Receiving Teller, October 26, 1907 – March 5, 1908 (Shelf 36)
- “ 41. Cash Make Up/Receiving Teller, March 6, 1908 – November 17, 1908 (Shelf 107)
- “ 42. Cash Make Up/Receiving Teller, November 18, 1908 – July 31, 1909 (Shelf 35)
- “ 43. Cash Make Up/Receiving Teller, August 2, 1909 – April 13, 1910 (Shelf 117)
- “ 44. Cash Make Up/Receiving Teller, April 14, 1910 – December 28, 1910 (Shelf 117)
- “ 45. Cash Make Up/Receiving Teller, December 30, 1910 – September 12, 1911 (Shelf 34)
- “ 46. Cash Make Up/Receiving Teller, September 13, 1911 – May 25, 1912 (Shelf 34)
- “ 47. Cash Make Up/Receiving Teller, May 27, 1912 – February 6, 1913 (Shelf 34)
- “ 48. Cash Make Up/Receiving Teller, February 7, 1913 – October 21, 1913 (Shelf 35)
- “ 49. Cash Make Up/Receiving Teller, October 22, 1913 – July 6, 1914 (Shelf 34)
- “ 50. Cash Make Up/Receiving Teller, July 7, 1914 – March 18, 1915 (Shelf 34)
- “ 51. Cash Make Up/Receiving Teller, March 19, 1915 – November 11, 1915 (Shelf 35)
- “ 52. Cash Make Up/Receiving Teller, November 12, 1915 – July 7, 1916 (Shelf 34)
- “ 53. Cash Make Up/Receiving Teller, July 8, 1916 – March 2, 1917 (Shelf 34)
- “ 54. Cash Make Up/Receiving Teller, March 3, 1917 – April 22, 1918 (Shelf 34)
- “ 55. Cash Make Up/Receiving Teller, April 23, 1918 – September 17, 1919 (Shelf 34)
- “ 56. Cash Make Up/Receiving Teller, September 18, 1919 – January 4, 1921 (Shelf 34)
- “ 57. Cash Make Up/Receiving Teller Two, November 3, 1913 – April 16, 1917 (Shelf 34)
- “ 58. Cash Make Up/Receiving Teller Two, April 17, 1917 – August 17, 1918 (Shelf 34)
- “ 59. Cash Make Up/Receiving Teller Two, August 19, 1918 – December 31, 1919 (Shelf 34)
- “ 60. Cash Make Up/Receiving Teller Two, January 2, 1920 – January 5, 1921 (Shelf 34)

**Series C (cont.)***Sub-series 10. Indexes, 1888 – 1892, 1912*

Sub-series contains three volumes of unidentified indexes; other indexes match with volumes in collection. It is unknown if the collection contains the records indexed by these volumes. Volume 1 contains signatures of customers pasted into volume. Arranged chronologically.

- Volume 1. Index of Signatures, A-Z, 1888 – 1892 (Shelf 36)
- “ 2. Index, A – J, 1890 (Shelf 36)
- “ 3. Index, 1912 (Shelf 36)

*Sub-series 11. In Account w/National Bank of the Republic, NY, 1897 – 1904*

Sub-series contains two hardcover handwritten volumes of ledgers with bank transactions in account with the National Bank of the Republic of New York. Organized in 1850 and rechartered as a national bank in 1865, the National Bank of the Republic was acquired by the First National Bank of New York in 1901. Volume 2 contains the notation “balance carried to First National.” Arranged chronologically.

- Volume 1. Ledger, November 23, 1897 – April 30, 1901 (Shelf 119)
- “ 2. Ledger, May 1, 1901 – January 30, 1904 (Shelf 119)

*Sub-series 12. In Account w/Merchants National Bank, Boston, 1887 – 1934*

Sub-series contains thirteen handwritten hardcover volumes of cash settlements and ledgers for the Merchants National Bank of Boston. Many volumes have reconcilements included among accounts. Volume 5 includes a bank examination sheet pasted in front of volume. Volume 13 is a reconcilment ledger with other banks. Arranged chronologically.

- Volume 1. Cash Settlement, February 18, 1887 – August 9, 1887 (Shelf 119)
- “ 2. Cash Settlement, August 10, 1887 – February 17, 1888 (Shelf 119)
- “ 3. Cash Settlement, February 18, 1888 – January 26, 1889 (Shelf 119)
- “ 4. Ledger, March 31, 1898 – November 30, 1903 (Shelf 119)
- “ 5. Ledger, December 1, 1903 – February 28, 1907 (Shelf 119)
- “ 6. Ledger, March 1, 1907 – June 30, 1910 (Shelf 103)
- “ 7. Ledger, July 1, 1910 – June 30, 1914 (Shelf 103)
- “ 8. Ledger, July 1, 1914 – June 24, 1918 (Shelf 103)
- “ 9. Ledger, July 1, 1918 – December 31, 1921 (Shelf 103)
- “ 10. Ledger, January 3, 1922 – April 10, 1925 (Shelf 103)
- “ 11. Ledger, April 11, 1925 – March 4, 1929 (Shelf 103)
- “ 12. Ledger, March 8, 1929 – April 13, 1934 (Shelf 103)
- “ 13. Ledger, October 15, 1918 - August 30, 1924 [Reconcilment Ledger] (Shelf 116)

**Series C (cont.)***Sub-series 13. In Account w/Philadelphia Banks, 1900 – 1916, 1924 – 1931*

Sub-series contains five handwritten hardcover volumes with transactions, balance sheets, and reconcilements for a variety of Philadelphia banks. Included are these Philadelphia banks: Merchants National Bank, founded in 1880 and eventually merged into the First National Bank of Philadelphia, and Philadelphia National Bank founded in 1803. Small amount of pages contain accounts for the following New York banks: Chase National Bank of the City of New York established in 1877 and National City Bank established in 1812, later converted to the Federal National Bank in 1865. Arranged chronologically.

- Volume 1. Ledger, Merchants National Bank, June 30, 1900 – May 31, 1904 (Shelf 116)
- “ 2. Ledger, Merchants National Bank, June 1, 1904 – November 30, 1907 (Shelf 116)
  - “ 3. Ledger, Philadelphia/Merchants National Bank, December 2, 1907 – November 29, 1916 (Shelf 116)
  - “ 4. Ledger, Philadelphia National Bank, September 30, 1924 – December 31, 1930 (Shelf 116)
  - “ 5. Ledger, Philadelphia National Bank, January 1, 1931 – December 31, 1931 (Shelf 116)

*Sub-Series 14. Daily Transactions, 1903 – 1916*

Sub-series contains forty-four handwritten softcover volumes with 9 to 10 column headings. Represents unknown daily departmental transactions. Arranged chronologically with gaps noted.

- Volume 1. Daily Transactions [1-8], October 26, 1903 – December 17, 1904 (Shelf 84)
- “ 2. Daily Transactions [8-16], October 26, 1903 – December 17, 1904 (Shelf 84)
  - “ 3. Daily Transactions [15-24], October 26, 1903 – December 17, 1904 (Shelf 84)
  - “ 4. Daily Transactions [22-32], October 26, 1903 – December 17, 1904 (Shelf 84)
  - “ 5. Daily Transactions [1-8], December 17, 1904 – February 5, 1906 (Shelf 84)
  - “ 6. Daily Transactions [9-16], December 17, 1904 – February 5, 1906 (Shelf 84)
    - “ 7. Daily Transactions [17-24], December 17, 1904 – February 5, 1906 (Shelf 84)
  - “ 8. Daily Transactions [25-32], December 17, 1904 – February 5, 1906 (Shelf 84)
  - “ 9. Daily Transactions [1-8], February 6, 1906 – March 20, 1907 (Shelf 84)
 

*[missing volume]*
  - “ 10. Daily Transactions [17-24], February 6, 1906 – March 20, 1907 (Shelf 84)
  - “ 11. Daily Transactions [25-32], February 6, 1906 – March 20, 1907 (Shelf 84)
  - “ 12. Daily Transactions, [1-8], March 21, 1907 – May 22, 1908 (Shelf 84)
  - “ 13. Daily Transactions [9-16], March 21, 1907 – May 22, 1908 (Shelf 84)
  - “ 14. Daily Transactions [17-24], March 21, 1907 – May 22, 1908 (Shelf 84)
  - “ 15. Daily Transactions [25-32], March 21, 1907 – May 22, 1908 (Shelf 84)
  - “ 16. Daily Transactions [1-8], May 23, 1908 – July 27, 1909 (Shelf 84)
  - “ 17. Daily Transactions [9-16], May 23, 1908 – July 27, 1909 (Shelf 84)
  - “ 18. Daily Transactions [17-24], May 23, 1908 – July 27, 1909 (Shelf 84)
  - “ 19. Daily Transactions [25-32], May 23, 1908 – July 27, 1909 (Shelf 84)
  - “ 20. Daily Transactions [1-8], July 28, 1909 – August 2, 1910 (Shelf 84)
  - “ 21. Daily Transactions [9-17], July 28, 1909 – August 2, 1910 (Shelf 84)
  - “ 22. Daily Transactions [18-26], July 28, 1909 – August 2, 1910 (Shelf 84)



**Series C (cont.)**

- “ 23. Daily Transactions [27-34], July 28, 1909 – August 2, 1910 (Shelf 84)
- “ 24. Daily Transactions [1-9], August 3, 1910 – August 10, 1911 (Shelf 84)
- “ 25. Daily Transactions [10-19], August 3, 1910 – August 10, 1911 (Shelf 84)
- “ 26. Daily Transactions [20-29], August 3, 1910 – August 10, 1911 (Shelf 84)
- “ 27. Daily Transactions [30-38], August 3, 1910 – August 10, 1911 (Shelf 84)
- “ 28. Daily Transactions [1-10], August 11, 1911 – August 17, 1912 (Shelf 84)
- “ 29. Daily Transactions [11-21], August 11, 1911 – August 17, 1912 (Shelf 84)
- “ 30. Daily Transactions [22-32], August 11, 1911 – August 17, 1912 (Shelf 84)
- “ 31. Daily Transactions [33-42], August 11, 1911 – August 17, 1912 (Shelf 84)
- “ 32. Daily Transactions [1-10], August 19, 1912 – September 3, 1913 (Shelf 84)
- “ 33. Daily Transactions [11-21], August 19, 1912 – September 3, 1913 (Shelf 84)
- “ 34. Daily Transactions [22-32], August 19, 1912 – September 3, 1913 (Shelf 84)
- “ 35. Daily Transactions [33-42], August 19, 1912 – September 3, 1913 (Shelf 84)
- “ 36. Daily Transactions [1-10], September 4, 1913 – September 11, 1914 (Shelf 84)
- “ 37. Daily Transactions [11-21], September 4, 1913 – September 11, 1914 (Shelf 84)
- “ 38. Daily Transactions [22-32], September 4, 1913 – September 11, 1914 (Shelf 84)
- “ 39. Daily Transactions [33-42], September 4, 1913 – September 11, 1914 (Shelf 84)
- “ 40. Daily Transactions [1-10], September 12, 1914 – September 20, 1915 (Shelf 84)
- “ 41. Daily Transactions [11-21], September 12, 1914 – September 20, 1915 (Shelf 84)
- “ 42. Daily Transactions [22-32], September 12, 1914 – September 20, 1915 (Shelf 84)
- “ 43. Daily Transactions [33-42], September 12, 1914 – September 20, 1915 (Shelf 84)  
[missing volume]
- “ 44. Daily Transactions [26-37], September 21, 1915 – February 7, 1916 (Shelf 84)

*Sub-series 15. In Account w/First National Bank, NY, 1904 - 1924*

Sub-series contains twelve volumes of transactions and reconcilements with First National Bank of New York, founded in 1863 as the first national bank in that city. Arranged chronologically.

## Volume 1. Ledger, January 29, 1904 – June 30, 1906 (Shelf 116)

- “ 2. Ledger, July 1, 1906 – February 28, 1907 (Shelf 36)
- “ 3. NY Account, March 1, 1907 – June 29, 1910 (Shelf 103)
- “ 4. NY Account, June 1, 1910 – June 30, 1914 (Shelf 103)
- “ 5. NY Account, July 1, 1914 – June 29, 1918 (Shelf 103)
- “ 6. NY Account, July 1, 1918 – December 31, 1921 (Shelf 103)
- “ 7. NY Account, January 3, 1922 – April 28, 1926 (Shelf 103)
- “ 8. NY Account, April 29, 1926 – September 5, 1930 (Shelf 103)
- “ 9. NY Account, September 6, 1930 – March 9, 1933 (Shelf 103)
- “ 10. Ledger, December 14, 1910 – June 15, 1914 (Shelf 116)
- “ 11. Ledger, July 13, 1914 – October 31, 1917 (Shelf 116)
- “ 12. Ledger, November 10, 1917 – August 30, 1924 (Shelf 116)

**Series C (cont.)***Sub-series 16. Cash Make Up/Paying Teller, 1906 – 1908, 1916 – 1920*

Sub-series contains seven handwritten softcover volumes of daily cash reconcilements for the paying teller. All volumes contain adding machine tapes pasted onto pages and lists of banks, bills, specie, and totals. Arranged chronologically.

- Volume 1. Cash Make Up/Paying Teller, July 2, 1906 – February 26, 1907 (Shelf 116)
- “ 2. Cash Make Up/Paying Teller, February 27, 1907 – July 6, 1907 (Shelf 116)
- “ 3. Cash Make Up/Paying Teller, July 8, 1907 – November 12, 1907 (Shelf 116)
- “ 4. Cash Make Up/Paying Teller, November 13, 1907 – February 1, 1908 (Shelf 116)  
[missing volume]
- “ 5. Cash Make Up/Paying Teller, January 1, 1916 – March 6, 1918 (Shelf 34)
- “ 6. Cash Make Up/Paying Teller, March 7, 1918 – December 23, 1919 (Shelf 34)
- “ 7. Cash Make Up/Paying Teller #3, May 31, 1919 – December 31, 1920 (Shelf 34)

*Sub-series 17. Standard Diary, 1908 – 1915*

Sub-series contains eight volumes of Counting House Calendar Standard Diaries showing a chronological transfer of funds for unknown purpose. Columns include Date, Account, Percentages, Other Banks and Companies, Account Totals, and Account Actions. Arranged chronologically.

- Volume 1. Standard Diary, January 1, 1908 – December 31, 1908 (Shelf 107)
- “ 2. Standard Diary, January 1, 1909 – December 31, 1909 (Shelf 107)
- “ 3. Standard Diary, January 1, 1910 – December 31, 1910 (Shelf 107)
- “ 4. Standard Dairy, January 1, 1911 – December 30, 1911 (Shelf 107)
- “ 5. Standard Diary, January 1, 1912 – December 31, 1912 (Shelf 107)
- “ 6. Standard Diary, January 1, 1913 – December 31, 1913 (Shelf 107)
- “ 7. Standard Diary, January 1, 1914 – December 31, 1914 (Shelf 107)
- “ 8. Standard Diary, January 1, 1915 – December 30, 1915 (Shelf 107)

*Sub-series 18. Teller's Daily Balances, 1908 – 1925*

Sub-series contains twenty-two handwritten softcover volumes of teller's daily balances listing both incoming and outgoing monies, cash and check items, vault contents, and other daily activities; probably maintained by the Head Teller. Columns include Sundry Credits, Rec. Teller, Local Checks, Foreign Checks, Vault, Cash Items, Sundry Items, Amounts, Cash Book Credits, Clearing House Credits, Cash Book Debits, and Clearing House Debits. Arranged chronologically.

- Volume 1. Teller's Daily Balances, February 1, 1908 – February 12, 1909 (Shelf 116)
- “ 2. Teller's Daily Balances, February 15, 1909 – March 3, 1910 (Shelf 116)
- “ 3. Teller's Daily Balances, March 4, 1910 – March 18, 1911 (Shelf 116)
- “ 4. Teller's Daily Balances, March 20, 1911 – February 3, 1912 (Shelf 116)
- “ 5. Teller's Daily Balances, February 5, 1912 – August 12, 1912 (Shelf 116)
- “ 6. Teller's Daily Balances, August 13, 1912 – February 18, 1913 (Shelf 116)
- “ 7. Teller's Daily Balances, February 19, 1913 – August 27, 1913 (Shelf 36)
- “ 8. Teller's Daily Balances, August 28, 1913 – March 6, 1914 (Shelf 116)
- “ 9. Teller's Daily Balances, March 7, 1914 – September 12, 1914 (Shelf 116)

**Series C (cont.)**

- “ 10. Teller’s Daily Balances, September 14, 1914 – March 22, 1915 (Shelf 116)
- “ 11. Teller’s Daily Balances, March 23, 1915 – September 28, 1915 (Shelf 116)
- “ 12. Teller’s Daily Balances, September 29, 1915 – April 5, 1916 (Shelf 116)
- “ 13. Teller’s Daily Balances, April 6, 1916 – October 13, 1916 (Shelf 105)
- “ 14. Teller’s Daily Balances, October 14, 1916 – April 20, 1917 (Shelf 105)
- “ 15. Teller’s Daily Balances, April 21, 1917 – October 27, 1917 (Shelf 105)
- “ 16. Teller’s Daily Balances, October 29, 1917 – May 9, 1918 (Shelf 105)
- “ 17. Teller’s Daily Balances, May 10, 1918 – November 19, 1918 (Shelf 105)
- “ 18. Teller’s Daily Balances, November 20, 1918 – June 2, 1919 (Shelf 105)
- “ 19. Teller’s Daily Balances, June 3, 1919 – December 12, 1919 (Shelf 105)
- “ 20. Teller’s Daily Balances, December 13, 1919 – June 22, 1920 (Shelf 105)
- “ 21. Teller’s Daily Balances, June 23, 1920 – January 7, 1921 (Shelf 105)
- “ 22. Teller’s Daily Balances, January 5, 1921 – June 20, 1925 (Shelf 35)

*Sub-series 19. Clearing House Proof, 1910 – 1919*

Sub-series contains three hardcover pre-printed volumes with handwritten figures showing exchanges between associated banks – First National, Mechanics National, Merchants National, and New Bedford Safe Deposit and Trust. The New Bedford Clearing House was established September 1, 1885 and comprised as its members the national banks of New Bedford. Column headings include Due Clearing, Bank Debit, Bank Credit, and Due Bank. Arranged chronologically.

- Volume 1. Clearing House Proof H, January 1, 1910 – December 31, 1912 (Shelf 112)
- “ 2. Clearing House Proof I, January 1, 1913 – December 31, 1915 (Shelf 112)
- “ 3. Clearing House Proof J, January 3, 1916 – May 7, 1919 (Shelf 112)
- “ 4. Clearing House Proof K, May 8, 1919 – August 22, 1923 (Shelf 112)

*Sub-series 20. In Account w/Federal Reserve Bank, 1917 – 1926, 1930 – 1932*

Sub-series contains three hardcover ledgers detailing the bank’s accounts with the Federal Reserve. The Federal Reserve was chartered as the United States’ central bank in 1913 and MNB, as required of a nationally chartered bank, became a Federal Reserve member in 1914. As a Federal Reserve member, the bank was required to adhere to certain regulations for bank stock and to maintain reserves in [deposits with] the Federal Reserve Bank of Boston. Arranged chronologically with gaps noted.

- Volume 1. Ledger, July 2, 1917 – February 29, 1924 (Shelf 107)
- “ 2. Ledger, July 21, 1924 – December 31, 1926 (Shelf 112)  
[missing volume]
- “ 3. Ledger, December 31, 1930 – January 4, 1932 (Shelf 112)

**Series C (cont.)***Sub-series 21. Check Lists, 1919 – 1925*

Sub-series contains two hardcover volumes with the entire volume filled with adding machine tapes. Each tape contains amount of individual check, total of all checks, name of a business or institutional entity, and a date. Names of entities on adding machine tapes include New Bedford Gas Dividends, Morse Twist Drill, County of Bristol, C. F. Wing & Co., Steiger Dudgeon, Snell & Simpson, New Bedford Public Market, Dartmouth Mfg. Co., Grinnell Mfg., Paul & Dixon, Booth Mfg., Potomska Mill, New Bedford Cordage, M. C. Swift & Sons, and N. P. Hayes. Arranged chronologically.

Volume 1. Check Lists, July 15, 1919 – September 4, 1922 (**Shelf 112**)

“ 2. Check Lists, September 5, 1922 – January 17, 1925 (**Shelf 112**)

*Sub-series 22. Payroll Accounts, 1929 -1935*

Sub-series contains two hardcover volumes of payrolls. In the 1880s, MNB opened a payroll department that paid the employees of local businesses requesting the service. Volume 1 is devoted to the payroll of the New Bedford Rayon Company, incorporated June 1928. NB Rayon moved into the Manomet Mills plant and began production in 1929. Volume 2 consists of adding tapes with name of company and date of payroll. Arranged chronologically.

Volume 1. New Bedford Rayon Company Payroll Account, February 2, 1929 – July 13, 1935 (**Shelf 99**)

“ 2. Sundry Accounts, October 28, 1932 – December 8, 1934 (**Shelf 36**)

**Series D. Letter Books, 1829 - 1925**

Series contains ninety-four letter books representing three different types of letters sent and received by MB/MNB. Series includes three sub-series: copies of letters sent and received; records of enclosures sent; and copies of form letter entries for enclosures to banks only. Earliest volumes contain handwritten copies of letters; later volumes are the result of a copying process that used moistening appliances and a copy-press, the most cost effective method of copying incoming correspondence until the 1950s.

*Sub-series 1. Letter Book, 1829 – 1903*

Sub-series contains fifty-one hardcover volumes of copies of handwritten letters from/to individuals, other banks, railroads, mills, and other businesses mainly produced by bank cashiers. Subjects of letters vary and can include account information, enclosures sent, and credits due. Beginning with Volume 15, an index of names is included in front of each volume. Copies of typewritten letters start appearing in Volume 45. Arranged chronologically.

Volume 1. Letters B, September 22, 1829 – November 2, 1832 (**Shelf 119**)

“ 2. Letters, November 6, 1832 – April 8, 1834 (**Shelf 119**)

“ 3. Letters, April 8, 1834 – August 25, 1835 (**Shelf 119**)

“ 4. Letters, August 25, 1835 – December 20, 1836 (**Shelf 119**)

“ 5. Letters, December 27, 1837 – February 20, 1839 (**Shelf 119**)

“ 6. Letters, February 21, 1839 – April 6, 1840 (**Shelf 119**)

“ 7. Letters, April 9, 1840 – October 29, 1841 (**Shelf 119**)

“ 8. Letters, October 27, 1841 – March 27, 1845 (**Shelf 119**)

“ 9. Letters, March 25, 1845 – September 3, 1847 (**Shelf 119**)

**Series D (cont.)**

- “ 10. Letters, September 3, 1847 – October 23, 1849 (Shelf 119)
- “ 11. Letters, October 23, 1849 – July 10, 1851 (Shelf 119)
- “ 12. Letters, July 9, 1851 – June 22, 1853 (Shelf 119)
- ” 13. Letters, June 22, 1853 – February 15, 1856 (Shelf 119)
- “ 14. Letters, February 18, 1856 – February 10, 1880 [overlap of dates] (Shelf 119)
- “ 15. Letters, December 6, 1879 – May 5, 1882 (Shelf 120)
- “ 16. Letters, May 16, 1882 – March 28, 1885 (Shelf 120)
- “ 17. Letters, March 28, 1885 – July 29, 1886 (Shelf 36)
- “ 18. Letters, July 29, 1886 – June 7, 1887 (Shelf 120)
- “ 19. Letters, June 7, 1887 – March 16, 1888 (Shelf 120)
- “ 20. Letters, March 6, 1888 – December 6, 1888 (Shelf 120)
- “ 21. Letters, December 7, 1888 – July 16, 1889 (Shelf 120)
- “ 22. Letters, September 9, 1889 – May 7, 1890 (Shelf 120)
- “ 23. Letters, May 7, 1890 – January 2, 1891 (Shelf 120)
- “ 24. Letters, January 2, 1891 – August 8, 1891 (Shelf 120)
- “ 25. Letters, August 8, 1891 – March 26, 1892 (Shelf 120)
- “ 26. Letters, March 28, 1892 – October 15, 1892 (Shelf 120)
- “ 27. Letters, October 15, 1892 – March 21, 1893 (Shelf 120)
- “ 28. Letters, November 3, 1893 – June 21, 1893 (Shelf 120)
- “ 29. Letters, August 19, 1893 – January 8, 1894 (Shelf 120)
- “ 30. Letters, January 4, 1894 – June 21, 1894 (Shelf 120)
- “ 31. Letters, June 22, 1894 – November 10, 1894 (Shelf 120)
- “ 32. Letters, November 12, 1894 – March 18, 1895 (Shelf 120)
- “ 33. Letters, April 11, 1895 – August 20, 1895 (Shelf 120)
- “ 34. Letters, August 21, 1895 – January 2, 1896 (Shelf 120)
- “ 35. Letters, January 3, 1896 – May 23, 1896 (Shelf 120)
- “ 36. Letters, May 25, 1896 – October 2, 1896 (Shelf 120)
- “ 37. Letters, October 2, 1896 – February 6, 1897 (Shelf 121)
- “ 38. Letters, February 6, 1897 – July 1, 1897 (Shelf 121)
- “ 39. Letters, June 28, 1897 – October 26, 1897 (Shelf 121)
- “ 40. Letters, October 26, 1897 – March 5, 1898 (Shelf 121)
- “ 41. Letters, March 5, 1898 – June 20, 1898 (Shelf 121)
- “ 42. Letters, June 25, 1898 – October 13, 1898 (Shelf 121)
- “ 43. Letters, October 13, 1898 – February 1, 1899 (Shelf 121)
- “ 43a. Letters, February 1, 1898 – June 28, 1899 (Shelf 121)
- “ 44. Letters, June 28, 1899 – December 23, 1899 (Shelf 121)
- “ 45. Letters, December 26, 1899 – July 14, 1900 (Shelf 121)
- “ 46. Letters, July 18, 1900 – January 4, 1901 (Shelf 121)
- “ 47. Letters, January 5, 1901 – July 1, 1901 (Shelf 121)
- “ 48. Letters, July 1, 1901 – January 7, 1902 (Shelf 121)
- “ 49. Letters, January 7, 1902 – July 7, 1902 (Shelf 121)
- “ 50. Letters, July 7, 1902 - December 20, 1902 (Shelf 121)
- “ 51. Letters, December 22, 1902 – June 24, 1903 (Shelf 121)

**Series D (cont.)***Sub-series 2. Letter Book/Enclosures, 1855 – 1910, 1913 – 1915, 1918 – 1925*

Sub-series contains thirty pre-printed volumes of enclosure notations sent with letters from the bank. Columns include handwritten entries for Date of Letter, Date of Acknowledgement, Name of Promissor or Drawer, When Due, Amounts, Amount of Check. Beginning of volume contains miscellaneous entries, then separate sections for locations, i.e., Boston, New York, Philadelphia or named banks, i.e., First National, Savings Deposit and Trust, etc. Some volumes have separate index. Arranged chronologically with gaps noted.

- Volume 1. Letters, September 1, 1855 – August 19, 1858 (Shelf 103)
- “ 2. Letter Book with Other Banks, February 15, 1859 – April 30, 1862 (Shelf 36)
- “ 3. Letters B, May 1, 1862 – March 23, 1866 (Shelf 103)
- “ 4. Letters, March 26, 1866 – September 6, 1870 (Shelf 103)
- “ 5. Letters D, February 1, 1871 – August 25, 1873 (Shelf 103)
- “ 6. Letters D, October 21, 1873 – April 3, 1876 (Shelf 103)
- “ 7. Letters E, May 11, 1876 – November 8, 1878 (Shelf 103)
- “ 8. Letters F, November 9, 1878 – March 31, 1881 (Shelf 103)
- “ 9. Letters, April 1, 1881 – August 16, 1883 (Shelf 103)
- “ 10. Letters, August 16, 1883 – October 20, 1885 (Shelf 103)
- “ 11. Letters, October 28, 1885 – November 17, 1887 (Shelf 104)
- “ 12. Letters, December 1, 1887 – September 28, 1889 (Shelf 104)
- “ 13. Letters, October 1, 1889 – August 31, 1891 (Shelf 104)
- “ 14. Letters, September 1, 1891 – July 21, 1893 (Shelf 104)
- “ 15. Letters, August 1, 1893 – March 30, 1895 (Shelf 104)
- “ 16. Letters, April 1, 1895 – October 10, 1896 (Shelf 104)
- “ 17. Letters, October 15, 1896 – March 5, 1898 (Shelf 104)
- “ 17a. Letters, March 7, 1898 – August 3, 1899 (Shelf 104)
- “ 18. Letters, August 8, 1899 – March 23, 1901 (Shelf 104)
- “ 19. Letters, April 1, 1901 – June 17, 1903 (Shelf 104)
- “ 20. Letters, June 18, 1903 – December 6, 1905 (Shelf 104)
- “ 21. Letters, December 15, 1905 – February 20, 1908 (Shelf 104)
- “ 22. Letters, April 1, 1908 – May 10, 1910 (Shelf 104)
- “ *[missing volume]*
- “ 23. Letters, June 17, 1913 – January 30, 1915 (Shelf 104)
- “ *[missing volume]*
- “ 24. Letters, June 17, 1918 – December 31, 1919 (Shelf 105)
- “ 25. Letters, January 2, 1920 – June 1, 1921 (Shelf 105)
- “ 26. Letters, June 1, 1921 – September 9, 1922 (Shelf 105)
- “ 27. Letters, September 11, 1922 – August 8, 1923 (Shelf 105)
- “ 28. Letters, August 9, 1923 – June 14, 1924 (Shelf 105)
- “ 29. Letters, June 16, 1924 – April 23, 1925 (Shelf 105)
- “ 30. Letters, April 25, 1925 – August 4, 1925 (Shelf 105)

**Series D (cont.)***Sub-series 3. Letters/Banks Only, 1895 – 1903*

Sub-series contains thirteen volumes of letters of transmittal sent to banks only. Volumes vary in format over the years: some contain handwritten entries for forms sent, others have copy-press or typewritten copies of letters, still others have carbon copies of form letter entries. Arranged chronologically by name of bank.

Volume 1. Copies/Cape Cod Letters, June 25, 1895 – April 28, 1896 (Shelf 107)

- “ 2. Cape Cod Letters, 30, 1896 – October 3, 1896 (Shelf 35)
- “ 3. Letters/Shawmut Bank, National Bank of the Republic, NY, December 20, 1898 – May 27, 1899 (Shelf 36)
- “ 4. Letters/Shawmut Bank/Republic, May 27, 1899 – September 25, 1899 (Shelf 36)
- “ 5. Letters/Banks, September 26, 1899 – February 21, 1900 (Shelf 36)
- “ 6. Letters/Banks, February 23, 1900 – July 7, 1900 (Shelf 36)
- “ 7. Letters/Banks, July 7, 1900 – December 10, 1900 (Shelf 36)
- “ 8. Letters/Shawmut Bank/Republic, December 11, 1900 – May 12, 1901 (Shelf 36)
- “ 9. Letters/Shawmut Bank/Republic, May 17, 1901 – October 9, 1901 (Shelf 36)
- “ 10. Letters/Shawmut Bank/Republic, October 10, 1901 – February 24, 1902 (Shelf 36)
- “ 11. Letters/Shawmut Bank/Republic, July 29, 1902 – December 18, 1902 (Shelf 36)
- “ 12. Letters/Shawmut Bank/Republic, February 25, 1902 – July 29, 1902 (Shelf 36)
- “ 13. Letters/Shawmut Bank/Republic, December 20, 1902 – May 26, 1903 (Shelf 36)

**Series E. Letters of Transmittal, Canceled Checks, and Miscellany, 1894 – 1919, n.d.**

Nine folders of examples of miscellany removed from volumes, cardboard filing case, and strewn on the bottom of storage boxes retrieved from New England Salvage. Folders 1 – 6 contain examples of MNB letterheads, checks, and informal letters of transmittals. Folder 7 includes empty envelopes addressed to Wm. A. Hamilton & Co., Agents, Boston, Commissioner of Internal Revenue, Washington, DC, samples of stationery, and an unaddressed envelope with a Union Pacific Railroad, New York City return address. Folder 8 contains the 1918-1919 course descriptions of classes offered by Bryant & Stratton, a commercial school located in Boston specializing in training office workers. Folder 9 contains information on a system for vertical filing. Prior to the invention of the filing cabinet in 1898, letters were folded and stored in pigeonholes in desks and in wall cases, a relatively inefficient way of storing and retrieving needed documents.

Box 1. Folder 1. Letters of Transmittal, 1895, 1897

- Folder 2. Letters of Transmittal, Credit Checks [B], 1894 – 1898
- Folder 3. Letters of Transmittal, Credit Checks [E-F], 1895 – 1896
- Folder 4. Check Amount [L], 1896
- Folder 5. Letters of Transmittal, Credit Checks [R], 1896, 1898
- Folder 6. Cancelled Checks, 1898 – 1910
- Folder 7. Empty MNB Envelopes, ca 1918
- Folder 8. Bryant & Stratton Bulletin, 1918 – 1919
- Folder 9. Vertical File Information, n.d.

## **Series F. World War I Fund Raising, 1914 – 1918**

Series contains three volumes and 30 folders of documents related to revenue raising efforts for World War I. Included are Liberty Loan accounts books, MNB financial reports, names and addresses for direct mail solicitations, and examples of types of local funds. Material was found on bottom of box of financial volumes packed by New England Salvage.

In May 1917, Eliot D. Stetson, Vice-President of MNB, was asked by the Federal Reserve Bank of Boston to organize a local committee of banks and bankers to promote the sale of Liberty Loans. MNB was a member of the Federal Reserve and Mr. Stetson was a District Reserve Elector making MNB a logical choice for this task. Eventually, MNB became the headquarters of all local WWI fundraising efforts providing rooms for the various national non-profit organizations recruited by the federal government such as the Red Cross [bandages and canteens], YMCA [recreation], American Library Association [reading material], Boy Scouts of America [scouts could earn a War Service badge for helping the war effort], and the Animal Rescue League [funds for wounded military horses and dogs]. Local funds included the Anti-Aircraft Fund [to defend the city against possible air strikes], the Drafted Men's Fund for draftees called to Battery D at Camp Devens, Ayer, Massachusetts [recreation], the Tobacco Fund [sending "smokes" to the troops], and a variety of funds started by leading ethnic groups in the city -- French, British, Canadian, Polish, Jewish -- to aid wounded veterans and civilians of their country of origin. The success of the War Chest fundraising efforts during WWI, Folders 18 and 19, led to the concept of the Community Chest and eventually to the United Way. Arranged chronologically by type.

Volume 1. Liberty Loans w/Federal Reserve, May 5, 1917 – April 20, 1918 (**Shelf 121**)

“ 2. Liberty Loan Journal A, June 11, 1917 - June 14, 1917 (**Shelf 121**)

“ 3. Liberty Loan Day Book, June 16, 1917 – August 11, 1919 (**Shelf 99**)

Box 1. (**Shelf 84**)

- Folder 10. MNB Financial Report, October 31, 1914
- Folder 11. MNB Financial Report, December 31, 1914
- Folder 12. MNB Financial Report, March 4, 1915
- Folder 13. MNB Financial Report, May 1, 1915
- Folder 14. MNB Financial Report, June 23, 1915
- Folder 15. MNB Financial Report, September 2, 1915
- Folder 16. MNB Financial Report, November 10, 1915
- Folder 17. MNB Financial Report, May 1, 1916
- Folder 18. MNB Financial Report, June 30, 1916
- Folder 19. MNB Financial Report, September 12, 1916
- Folder 20. MNB Financial Report, November 17, 1916

Box 2. (**Shelf 84**)

- Folder 1. Names and Addresses, I.O.B.U. Members, ca. 1918
- Folder 2. Names and Addresses, New England Synagogues, ca. 1918
- Folder 3. Names and Addresses, [\_\_\_\_\_] League, ca. 1918
- Folder 4. Names and Addresses, South End, ca. 1918
- Folder 5. Jewish Residents, ca. 1918
- Folder 6. Infantry Fund Raising Sheet, By Mill, ca. 1918
- Folder 7. List of National United States Banks and Locations, 1914
- Folder 8. City of New Bedford, List of Persons Assessed for Poll Tax, April 1918, Ward 1



**Series F (cont.)**

- Folder 9. City of New Bedford, List of Persons Assessed for Poll Tax, April 1918, Ward 2
- Folder 10. City of New Bedford, List of Persons Assessed for Poll Tax, April 1918, Ward 3
- Folder 11. City of New Bedford, List of Persons Assessed for Poll Tax, April 1918, Ward 4
- Folder 12. City of New Bedford, List of Persons Assessed for Poll Tax, April 1918, Ward 5
- Folder 13. City of New Bedford, List of Persons Assessed for Poll Tax, April 1918, Ward 6
- Folder 14. New Bedford Jewish Board for Welfare Work in U.S. Army & Navy & War Relief letterhead, ca. 1918
- Folder 15. Red Cross Service Flag, ca. 1918
- Folder 16. New Bedford Hebrew Relief Committee for the Jewish War Veterans, ca. 1918
- Folder 17. Liberty Loan Committee of New England, Boston, MA, Application Card, 1919
- Folder 18. "What a War Chest is and Why it is Necessary," New Bedford War Fund Association, 1918
- Folder 19. New Bedford War Fund Association subscription form, 1918
- Folder 20. "Greater New Bedford Patriotic Census, Sunday, June 2, 1918, Instructions to Census Takers," 1918

**Series G. Printed Material, 1895 – 1924**

Series consists of twenty boxes [78 volumes] and one oversized volume of a variety of books, magazines, and pamphlets related to financial matters of interest to bank executives and directors. These were probably located either in the Bank President's office or in the Director's Room. Arranged by title, then date, then size.

- Volume 1. *Poor's Manual Service*, April 1, 1916 – December 7, 1916 (Shelf 77)
- Box 1. *Financial Chronicle*, April 1895 – September 1896 (Shelf 90)
- Box 2. *Financial Chronicle*, October 1896 – March 1898 (Shelf 90)
- Box 3. *Financial Chronicle*, April 1898 – September 1899 (Shelf 90)
- Box 4. *Financial Chronicle*, October 1899 – March 1901 (Shelf 90)
- Box 5. *Financial Chronicle*, April 1901 – September 1902 (Shelf 96)
- Box 6. *Financial Chronicle*, October 1902 – December 1903 (Shelf 96)
- Box 7. *Financial Chronicle*, January 1904 – December 1905 (Shelf 96)
- Box 8. *Financial Chronicle*, January 1906 – March 1907 (Shelf 102)
- Box 9. *Financial Chronicle*, April 1907 – September 1908 (Shelf 102)
- Box 10. *Financial Chronicle*, October 1908 – June 1910 (Shelf 102)
- Box 11. *Financial Chronicle*, July 1910 – September 1911 (Shelf 102)
- Box 12. *Financial Chronicle*, October 1911 – December 1912 (Shelf 108)
- Box 13. *Financial Chronicle*, April 1913 – December 1913; *American Newspaper Annual*, 1903 (Shelf 108)
- Box 14. *The Financial Review* [6 volumes], 1908 – 1918; *Forms for National and State Banks*, *American Bankers Association*, 1913 (Shelf 108)
- Box 15. *McMaster's Commercial Decisions*, Vol. II, 1899; *Report of the Comptroller of Currency* [5 volumes], 1909 – 1915 (Shelf 108)

**Series G (cont.)**

- Box 16. *Catalog of Coins, Tokens, and Medals in the Numismatic Collection of the Mint of the United States at Philadelphia*, 1912; *Copper Handbook* [2 volumes], 1907 - 1908; *Income Tax Law and Regulations*, 1914; *The Federal Reserve Act*, 1914; *Index – Federal Reserve Act and Amendments*, 1915; *Treasury – Annual Report 1915 – Director of the Mint*, 1915; *Copper*, 1915; *Federal Reserve Act, Volume 7*, 1923 -1924 (**Shelf 108**)
- Box 17. *Annual Report of the Bank Commissioner* [2 volumes], 1908 – 1911; *Report of the Bank Commissioner*, [7 volumes], 1908 – 1913; *Massachusetts Combined Tax Services*, 1920 (**Shelf 115**)
- Box 18. *Bankers Directory* [4 volumes], 1913 – 1917 (**Shelf 115**)
- Box 19. *Digest of Laws Relating to Trust Companies of the United States*, 1905; *Proceedings of American Bankers Association* [3 volumes], 1906 - 1914 (**Shelf 115**)
- Box 20. *Yearbook of the American Securities*, n.d.; *Martin’s One Hundred Year’s History: Boston Stock Market*, 1898; *Poor’s Summary of Investment News* [see also related oversize volume], 1916; *19<sup>th</sup> Annual Report of Union Pacific Railroad Company*, 1916; *A Century of Sugar Refining in the United States*, 1916 (**Shelf 115**)

**Added Entries**

Acceptances

Account books – Massachusetts – New Bedford–19<sup>th</sup> Century

Account books – Massachusetts – New Bedford –20<sup>th</sup> Century

Banks and banking – Massachusetts – New Bedford – History – 19<sup>th</sup> Century

Banks and banking – Massachusetts – New Bedford – History – 20<sup>th</sup> Century

Banks and banking – Insurance Business

Banks and Banking – United States

Banks and banking – New England – History – 19<sup>th</sup> Century

Banks and banking – New England – History – 20<sup>th</sup> Century

Banks and banking – Periodicals

Banks and banking – State Supervision – Massachusetts

Banks and banking – United States – History – 19<sup>th</sup> Century

Banks and banking – United States – History – 20<sup>th</sup> Century

Bank accounts

Bank assets

Bank deposits

Bank liabilities – United States – History

Bank loans – Massachusetts – History – 19<sup>th</sup> Century

Bank loans – Massachusetts – History – 20<sup>th</sup> Century

Bank notes – Massachusetts – History – 19<sup>th</sup> Century

Bank stocks – United States – History – 19<sup>th</sup> Century

Bank stocks – United States – History – 20<sup>th</sup> Century

Bills of exchange

Business – History –19<sup>th</sup> Century

Business – History –20<sup>th</sup> Century

Clearinghouses (Banking) – United States – History

Correspondent banks – Massachusetts – History

Deposit Banking – Massachusetts – History

Discount

Finance

Interest rates – Massachusetts – History

Merchant banks

Merchant banks – Massachusetts – History

New Bedford (Mass.) – History – 19<sup>th</sup> century

New Bedford (Mass.) – History – 20<sup>th</sup> Century

Whaling – Economic aspects – Massachusetts – New Bedford – History – 19<sup>th</sup> Century

**Corporate Entities**

Chase National Bank of the City of New York

Citizens Bank (New Bedford, Mass)

First National Bank (New Bedford, Mass.)

First National Bank, (New York, N.Y.)

First National Bank (Philadelphia, Pa)

Fourth National Bank (New York, N.Y.)

Merchants Bank (Boston, Mass)  
Merchants National Bank of Boston (Boston, Mass)  
Merchants National Bank (Philadelphia, Pa)  
Merchants National Bank (New Bedford, Mass.)  
Mechanics Bank (New Bedford, Mass)  
Mechanics Bank of New York (New York, N.Y.)  
National Bank of Commerce (New Bedford, Mass)  
National Revere Bank (Boston, Mass)  
National City Bank of New York  
Philadelphia National Bank  
Suffolk Bank (Boston, Mass)  
Wamsutta Mills

**Individuals**

Parker, John Avery, 1769-1853  
Congdon, James Bunker, 1802-1880  
Allen, William H., 1786-1883  
Borden, Samuel, 1762-1850  
Eddy, Job, 1778-1853  
Barker, Abraham, 1788-1871  
Bourne, Joseph, 1788-1829  
Coggeshall, John, 1777-1853  
Gibbs, Alfred, 1786-1843  
Greene, David R., 1794-1879  
Tucker, Charles R. (Charles Russell), 1809-1876  
Howland, Peleg C., 1830-1885  
Bourne, Jonathan, 1811-1889  
Allen, Gilbert, 1831-1899  
Mosher, Henry C. W., 1845-1933  
Warren, Russell, 1783-1860  
Leland, Edmund, 1890-1939  
Duff, Mark M., 1891-1967  
Taber, Henry W., 1859-1950  
Coffin, James M., 1814-1885

## **Related Materials**

### **Located in the Research Library**

- Biographical Collection – Mss 64
- Bourne, Jonathan, Jr. – Mss 18
- Business Records – Mss 56
- Charles R. Tucker & Co. – Mss 57
- Bay Bank 1850-1937 – B87-2
- Local History Collection – Mss 77
- New Bedford Rayon, Inc. – Mss 25
- Parker, John Avery – Mss 14
- Ships' Papers Collection – Mss 79

### **Located in the Collection**

- Bust of Jonathan Bourne, cast in bronze. 1916. Bronze. 1916.34
- Silver presentation ewer or pitcher for John Avery Parker with a presentation message and an etching of the Double Bank Building. 1851. Silver Piece. 1995.66.1
- Silver presentation tray or salver for John Avery Parker with an engraved scene copied from Benjamin Russell's "A Ship on the North-West Coast Cutting in her Last Right Whale." 1851. Silver Piece. 1995.66.3

### **Located in the Adaline H. Perkins Rand Photograph Archives**

- Early Photograph of the Double Bank Building. c. 1870. Wet Plate Glass Negative. 2000.100.441.43
- Stereo card of the Double Bank Building. c. 1875. Negative. 2000.100.2759
- The Double Bank Building with sign for Tuttle, Murley & Co. 1905. Nitrate Negative. 2000.100.82.8
- Double Bank Building. c. 1905. Dry Plate Glass Negative. 2000.100.80.247
- Hamilton Street, the North Side of the Double Bank Building. 1912. Dry Plate Glass Negative. 2000.100.85.393
- Fisherman's Union in the Double Bank Building. 1961. Negative. 2000.100.2787
- Photograph of the vault used in the Double Bank Building. 1961. Silver Gelatin Print. 2000.100.2751.63c
- Liberty Hall, prior to demolishing in 1893, the future site of the Merchants National Bank. 1893. Dry Plate Glass Negative. 2000.100.82.8
- The Sanders and Barrows Clothing Store in the Merchants National Bank Building on William Street. c. 1895. Silver Gelatin Print. 2000.100.89.1.1.120
- Old Bank Building being used by the Old Dartmouth Historical Society. 1906. Dry Plate Glass Negative. 1981.61.431
- Merchants National Bank on the northwest corner of Purchase Street and William Street. c.1910. Dry Plate Glass Negative. 2000.100.85.92
- Widening of Purchase Street, showing the demolition of the Merchants National Bank. 1914. Silver Gelatin Print. 2000.100.89.1.2.35
- A reproduction bank note from the Merchants Bank for two dollars. n.d. Negative. UN.1054

- Photograph of a Painting of James B. Congdon, first cashier of the Merchants Bank. n.d. Negative. 2000.100.85.306
- Photograph of a Painting of Gilbert Allen, fourth president of the Merchants National Bank. n.d. Negative. 2000.100.85.309
- Photograph of Abram [Abraham] Barker. n.d. Silver Gelatin Print. 2000.100.2594
- Photograph of a Painting of Jonathan Bourne, third President of the Merchants National Bank. n.d. Negative. 2000.100.85.305
- Photograph of Jonathan Bourne from the Benjamin Baker Papers. c. 1848. Silver Gelatin Print. 2000.100.89.3.1
- Photograph of a Painting of Peleg C. Howland. n.d. Negative. 2000.100.85.308
- Photograph of a Painting of John Avery Parker, first president of the Merchants Bank. n.d. Nitrate Negative. 2001.100.85.307
- Photograph of a Painting of Charles R. Tucker, second president of the Merchants Bank. n.d. Negative. 2000.100.85.271

**Located in Vertical File – Research Library**

- Bourne, Jonathan, Jr.
- Bourne Family
- Business Records
- Congdon, James Bunker
- Liberty Hall
- Parker, John Avery
- Parker Family
- Rotch-Jones-Duff House
- Warren, Russell

## Appendix A Bank Incorporation Legislature Transcripts

*June 18, 1825*

*Chap. XXXVII*

*An Act to incorporate the President, Directors, and Company of the Merchants' Bank of New Bedford.*

SEC. 1. Be it enacted by the Senate and House of Representatives, in General Court assembled, and by the authority of the same, That Joseph Rotch, Timothy G. Coffin, David R. Green, William H. Allen, Elisha Haskell, Gideon Allen, Nathaniel Nelson, Elisha Dunbar, Robert Hillman, Ephraim Kemptem, Abraham Barker, Lemuel Williams, Jr., Thomas Riddle, Job Eddy, William R. Rotch, Paul Spooner, Ichabod Clap, and Robert Ingraham, their associates, successors and assigns, shall be, and hereby are, created a corporation by the name of the Merchants' Bank, in New Bedford, and so shall continue until the first Monday of October, which will be in the year of our Lord one thousand eight hundred and thirty-one, and by that name shall be, and hereby are, made capable in law to sue and be sued, plead and be impleaded, defend and be defended, in any court of record or any other place whatever, and also to make, have, and use a common seal, and to ordain and establish and put in execution such by-laws, ordinances, and regulations, as to them may appear necessary and convenient for the government of said corporation, and the prudent management of their affairs: Provided, such by-laws, ordinances, and regulations shall in no wise be contrary to the constitution and laws of this Commonwealth, and said corporation shall always be subject to the rules, restrictions, limitations, and provisions herein prescribed.

SEC. 2. Be it further enacted, That the capital stock of said corporation shall consist of the sum of one hundred and fifty thousand dollars, in gold and silver, divided into shares of one hundred dollars each, which shall be paid in at four equal instalments [sic], the first on the first day of September next, and the second, third, and fourth instalments [sic] at any time thereafter, within twelve months from the passing of this act, or at such earlier time as the stockholders, at any meeting thereof may order; and the stockholders, at their first meeting, by a majority of votes, may determine the mode of transferring and disposing of said stock and the profits thereof, which being entered on the books of said corporation, shall be binding on the stockholders, their successors and assigns, until they shall otherwise determine; and the said corporation are hereby made capable in law to have, hold, purchase, receive, possess, enjoy, and retain to them, and their successors and assigns, lands, tenements, and hereditaments, to the amount of twelve thousand dollars, and no more at any one time, with power to bargain, sell, and dispose of the same; and to loan and negotiate their monies and effects by discounting on banking principles, on such security as they think advisable: Provided however, that nothing herein contained shall restrain or prevent said corporation from taking and holding real estate in mortgage or on execution, to any amount, as security for, or in payment of any debts due to said corporation: Provided further, that no money shall be loaned, or discounts made, nor shall any bills or promissory notes be issued from said Bank, until the capital subscribed and actually paid in, and existing in gold and silver in their vaults, shall amount to seventy-five thousand dollars.

SEC. 3. Be it further enacted, That the rules, limitations and provisions which are provided in and by the third section of an act entitled, "an act to incorporate the President, Directors, and Company of the State Bank," shall be binding on the Bank hereby established, in the same manner as though specially recited in this act, excepting that the bond required to be given by the Cashier shall be given in the penalty of thirty thousand dollars; that the number of Directors to be annually chosen shall be nine, and five may constitute a quorum for the transaction of business; and a majority of said Directors shall be residents of said town: And provided also, that the amount of bills in circulation, issued from said Bank, shall not, at any one time, exceed their capital stock actually paid in.

SEC. 4. Be it further enacted, That said Bank shall be established and kept in the town of New Bedford.

SEC. 5. Be it further enacted, That any committee, specially appointed by Legislature for that purpose, shall have a right to examine into the doings of said corporation, and shall have free access to all their books and vaults, and if, upon such examination, it shall be found, that after a full hearing of said corporation thereon, be determined by Legislature, that the said corporation have exceeded the powers herein granted them, or failed to comply with any of the rules, restrictions, or conditions in this act provided, this act of incorporation shall thereupon be declared to be forfeited and void.

SEC. 6. Be it further enacted, That Joseph Rotch, Tim. G. Coffin, William H. Allen, Gideon Allen, David R. Green, and Elisha Haskell, are authorized to call a meeting of the stockholders of said corporation at a convenient time and place, by advertising the same three weeks successively, in the New Bedford Mercury and Gazette, newspapers printed in New Bedford, for the purpose of making, ordaining, and establishing such by-laws, ordinances and regulations, for the orderly conducting the affairs of said corporation, as the stockholders shall deem necessary, and for the choice of the first Board of Directors, and such other officers as they shall see fit to choose.

SEC. 7. Be it further enacted, That the Commonwealth shall have a right, whenever the Legislature shall provide therefor [sic], to subscribe on account of said Commonwealth, a sum not exceeding seventy-five thousand dollars, to be added to the capital stock of said corporation herein before provided for, and whenever the Commonwealth shall become so interested in said Bank, the Governor and Council shall have a right to appoint four additional Directors for the management of the same.

SEC. 8. Be it further enacted, That the said corporation shall be liable to pay any bona fide holder the original amount of any note of said Bank, altered to a larger amount in the course of its circulation, notwithstanding such alteration, and shall also be liable to pay any bona fide holder the amount of any note of said Bank counterfeited, unless such a note is printed, or impressed with the stereotype plate; and that said corporation shall not, at any place whatever, directly or indirectly, purchase, receive, pay or exchange any bill or note at said bank, or of any other Bank incorporated within this Commonwealth, for any less sum than the nominal value expressed on said bill or note; and no loan or discount shall be made, nor shall any bill or note be issued by the said corporation, or by any person on their account, in any other place than said Bank.

SEC. 9. Be it further enacted, That said corporation, from and after the first day of October next, shall pay by way of tax to the Treasurer of this Commonwealth, for use of the same, within ten days after the first Monday of October and April annually, with half of one per centum on the amount of stock which shall have been actually paid in.

SEC. 10. Be it further enacted, That whenever the Legislature shall require it, the said corporation shall loan to the Commonwealth, any sum of money which may be required, not exceeding twenty per centum of the capital stock actually paid in, reimbursable by five annual instalments [sic], or at any shorter period at the election of the Commonwealth, with the annual payment of interest at a rate not exceeding five per centum per annum.

SEC. 11. Be it further enacted, That the capital stock of said Bank shall not be sold or transferred, but be holden by the original subscribers thereto, for and during the term of one year from the time of passing this act. And in case the same shall not be put into operation according to the provisions thereof, within the year aforesaid it shall be void.

SEC. 12. Be it further enacted, That no dividend of profit shall be declared, or paid on the capital stock of said Bank, until the whole of said stock shall have been paid conformably to the provisions of this act.

[Approved by the Governor, June 18, 1825]



*February 4, 1828*

*Chap. XLII.*

*An Act in Addition to "An Act to incorporate the President, Directors, and Company of the Merchants Bank of New Bedford."*

SEC. 1 Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, That the President, Directors and Company of the Merchants Bank of New Bedford be, and they hereby are, authorized to increase their present capital stock, by an addition thereto of one hundred thousand dollars, in shares of one hundred dollars each, which shall be paid in such installments, and at such times, and shall be so disposed of, as a majority of the Stockholders of said Bank, at any legal meeting, may direct and determine: Provided however, that the whole amount thereof shall be paid in within one year from the passing of this act.

SEC. 2 Be it further enacted, That the additional stock aforesaid shall be subject to the like tax, regulations, restrictions, and provisions, as the present capital stock of said Corporation is now holden by virtue of the act to which this is in addition.

[Approved by the Governor, February. 4, 1828]

*February 28, 1831*

*Chap. LVIII*

*An Act to continue the Banking Corporations therein named, and for other purposes.*

SECT. 1. BE it enacted by the Senate and House of Representatives, in General Court assembled, and by the authority of the same, That the several Corporations hereinafter named, which by their respective charters have been heretofore incorporated and established at the several places, and with the capital stocks hereinafter respectively mentioned, be, and the same hereby are continued corporations for the purposes of banking, until the first day of October, which shall be in the year of our Lord, one thousand, eight hundred and fifty-one, notwithstanding any limitation in their respective charters of incorporation to the contrary, to wit: The president, directors and company of the Atlantic Bank in Boston, capital stock five hundred thousand dollars; the president, directors and company of the American Bank in Boston, capital stock five hundred thousand dollars; the president, directors and company of the Asiatic Bank, in Salem, capital stock two hundred thousand dollars; the president, directors and company of the Agricultural Bank in Pittsfield, capital stock one hundred thousand dollars; the president, directors and company of the Andover Bank in Andover, capital stock one hundred thousand dollars; the president, directors and company of the Bunker Hill Bank in Charlestown, capital stock one hundred and fifty thousand dollars; the president, directors and company of the Beverly Bank in Beverly, capital stock one hundred thousand dollars; the president, directors and company of the Boston Bank in Boston, capital stock six hundred thousand dollars; the president, directors and company of the Barnstable Bank in Yarmouth, capital stock one hundred thousand dollars; the president, directors and company of the Bedford Commercial Bank in New Bedford, capital stock two hundred and fifty thousand dollars; the president, directors and company of the Blackstone Bank in Uxbridge, capital stock one hundred thousand dollars; the president, directors and company of the Bank of Norfolk in Roxbury, capital stock two hundred thousand dollars; the president, directors and company of the Commercial Bank in Salem, capital stock two hundred thousand dollars; the president, directors and company of the Commonwealth Bank in Boston, capital stock five hundred thousand dollars; the president, directors and company of the City Bank in Boston, capital stock ten hundred thousand dollars; the president, directors and company of the Central Bank in Worcester, capital stock one hundred thousand dollars; the president, directors and company of the Columbian Bank in Boston, capital stock five hundred thousand dollars; the president, directors and

company of the Cambridge Bank in Cambridge, capital stock one hundred and fifty thousand dollars; the president, directors and company of the Dedham Bank in Dedham, capital stock one hundred thousand dollars; the president, directors and company of the Danvers Bank in Danvers, capital stock one hundred and twenty thousand dollars; the president, directors and company of the Exchange Bank in Salem, capital stock two hundred thousand dollars; the president, directors and company of the Eagle Bank in Boston, capital stock five hundred thousand dollars; the president, directors and company of the Fall River Bank in Troy, capital stock two hundred thousand dollars; the Franklin Bank in Greenfield, capital stock one hundred thousand dollars; the president, directors and company of the Falmouth Bank in Falmouth, capital stock one hundred thousand dollars; the president, directors and company of the Franklin Bank in Boston, capital stock one hundred thousand dollars; the president, directors and company of the Globe Bank in Boston, capital stock ten hundred thousand dollars; the president, directors and company of the Gloucester Bank in Gloucester, capital stock one hundred and twenty thousand dollars; the Hampden Bank in Westfield, capital stock one hundred thousand dollars; the president, directors and company of the Hampshire Bank in Northampton, capital stock one hundred thousand dollars; the president, directors and company of the Hampshire Manufacturers' Bank in Ware, capital stock one hundred thousand dollars; the president, directors and company of the Housatonic Bank in Stockbridge, capital stock one hundred thousand dollars; the president, directors and company of the Lowell Bank in Lowell, capital stock one hundred and fifty thousand dollars; the president, directors and company of the Leicester Bank in Leicester, capital stock one hundred thousand dollars; the president, directors and company of the Lynn Mechanics Bank in Lynn, capital stock one hundred thousand dollars; the president, directors and company of the Marblehead Bank in Marblehead, capital stock one hundred twenty thousand dollars; the president, directors and company of the Merchants' Bank in New Bedford, capital stock two hundred and fifty thousand dollars; the president, directors and company of the Manufacturers' and Mechanics' Bank of Nantucket in Nantucket, capital stock one hundred thousand dollars; the president, directors and company of the Mercantile Bank in Salem, capital stock two hundred thousand dollars; the president, directors and company of the Merchants' Bank in Salem, capital stock four hundred thousand dollars; the president, directors and company of the Mendon Bank in Mendon, capital stock one hundred thousand dollars; the president, directors and company of the Merrimack Bank in Haverhill, capital stock one hundred and fifty thousand dollars; the president, directors and company of the Mechanics' Bank in Newburyport, capital stock two hundred thousand dollars; the president, directors and company of the Massachusetts Bank in Boston, capital stock eight hundred thousand dollars; the president, directors and company of the New England Bank in Boston, capital stock ten hundred thousand dollars; the president, directors and company of the North Bank in Boston, capital stock seven hundred fifty thousand dollars; the president, directors and company of the Newburyport Bank in Newburyport, capital stock two hundred and ten thousand dollars; the president, directors and company of the Plymouth Bank in Plymouth, capital stock one hundred thousand dollars; the president, directors and company of Pawtucket Bank of Pawtucket, capital stock one hundred thousand dollars; the president, director and company of the Springfield Bank in Springfield, capital stock two hundred and fifty thousand dollars; the president, directors and company of the Suffolk Bank in Boston, capital stock seven hundred and fifty thousand dollars; the president, directors and company of the Salem Bank in Salem, capital stock two hundred and fifty thousand dollars; the president, directors and company of the State Bank in Boston, capital stock eighteen hundred thousand dollars; the president, directors and company of the Tremont Bank in Boston, capital stock five hundred thousand dollars; the president, directors and company of the Taunton Bank in Taunton, capital stock one hundred and seventy five thousand dollars; the president, directors and company of the Washington Bank in Boston, capital stock five hundred thousand dollars; the president, directors and company of the Worcester Bank in Worcester, capital stock two hundred thousand dollars; -

and the said corporations respectively shall be entitled to all the powers and privileges, and subject to all the duties, liabilities and requirements contained in an act passed on the twenty eighth day of February, in the year of our Lord one thousand eight hundred and twenty nine, entitled “An Act to regulate Banks and Banking,” and the following sections of this act.

SEC. 2. Be it further enacted, That, from and after the first Monday of October, which will be in the year of our Lord one hundred thousand eight hundred and thirty one, no individual or corporation shall have the right to hold, or shall directly or indirectly take, hold or own more than fifty per centum of the amount of the capital stock of any Bank incorporated in this Commonwealth, exclusive of such stock as may be held bona fide, as collateral security, by such individual or corporation.

SEC. 3. Be it further enacted, That any corporation which may be or become a stockholder in any bank within this Commonwealth, shall from and after the first Monday of October, in the year of our Lord one thousand eight hundred and thirty-one, be liable in its corporate capacity to pay and make good any loss or deficiency of the capital stock in such bank, which shall arise from the official mismanagement of its Directors, and shall be holden for the payment and redemption of all bills which may have been issued by said Bank, and remain unpaid when its charter shall expire, in the same manner as individual stockholders are made by law made liable in their individual capacities; and such corporations shall have the right to compel a contribution from other stockholders, on conditions and in the manner prescribed by the fourteenth section of an act entitled “An Act to regulate Banks and Banking.”

[Approved by the Governor, February 28, 1831.]

*March 17, 1831*

*Chap. CIV*

*An Act in Addition to “an act to incorporate the President, Directors and Company of the Merchants Bank of New Bedford.”*

SEC. 1 Be it enacted by the Senate and House of Representatives, in General Court assembled, and by the authority of the same, That the Merchants Bank in New Bedford be, and they are hereby authorized and empowered to increase their present capital stock, by an addition of one hundred and fifty thousand dollars thereto, in shares of one hundred dollars each, which shall be paid in such instalments [sic], and at such times, as the president and directors of said bank may direct and determine. Provided, however, that the whole amount shall be paid in or on or before the first day of October, which will be in the year of our Lord one thousand eight hundred and thirty one, provided also, that the said bank shall be governed by all the rules, and subjected to all duties, limitations, restrictions, liabilities and provisions contained in an act entitled “an act to regulate banks and banking,” passed on the twenty eighth day of February, in the year of our Lord one thousand eight hundred and twenty nine, and the provisions of an act entitled “An Act to continue the banking corporations therein named and for other purposes,” passed on the twenty eighth day of February, on thousand eight hundred and thirty one.

[Approved by the Governor, March 17, 1831.]

*1849*

*Chap. 217*

*An Act in relation to the Renewal of Bank Charters.*

Be it enacted by the Senate and House of Representatives, in General Court assembled, and by the authority of the same, as follows:

SECT. 1. The several corporations hereinafter named, which, by their respective charters, have been heretofor incorporated and established at the several places named herein, be, and the same are hereby, continued corporations, for the purposes of banking, until the first day of January, which shall be

in the year one thousand eight hundred and seventy; notwithstanding any limitation in their respective charters of incorporation to the contrary viz: - The president, directors, and company of the Boston Bank in Boston; the president, directors, and company of the City Bank, in Boston; the president, directors, and company of the Eagle Bank, in Boston; the president, directors, and company of the Freeman's Bank, in Boston; the president, directors, and company of the Granite Bank, in Boston; the president, directors, and company of the Mechanics Bank, in Boston; the president, directors, and company of the New England Bank, in Boston; the president, directors, and company of the Shawmut Bank, in Boston; the president, directors, and company of the State Bank, in Boston; the president, directors, and company of the Danvers Bank, in Danvers; the president, directors, and company of the Warren Bank, in Danvers; the president, directors, and company of the Gloucester Bank, in Gloucester; the president, directors, and company of the Lynn Mechanics Bank, in Lynn; the president, directors, and company of the Marblehead Bank, in Marblehead; the president, directors, and company of the Asiatic Bank, in Salem; the president, directors, and company of the Exchange Bank, in Salem; the president, directors, and company of the Salem Bank, in Salem; the president, directors, and company of the Appleton Bank, in Lowell; the president, directors, and company of the Railroad Bank, in Lowell; the president, directors, and company of the Newton Bank, in Newton; the president, directors, and company of the Fitchburg Bank, in Fitchburg; the president, directors, and company of the Leicester Bank, in Leicester; the president, directors, and company of the Blackstone Bank, in Uxbridge; the president, directors, and company of the Citizens Bank, in Worcester; the president, directors, and company of the Northampton Bank, in Northampton; the president, directors, and company of the Greenfield Bank, in Greenfield; the president, directors, and company of the Agawam Bank, in Springfield; the president, directors, and company of the Lee Bank, in Lee; the president, directors, and company of the Dedham Bank, in Dedham; the president, directors, and company of the Quincy Stone Bank, in Quincy; the president, directors, and company of the Wrentham Bank, in Wrentham; the president, directors, and company of the Fairhaven Bank, in Fairhaven; the president, directors, and company of the Massasoit Bank, in Fall River; the president, directors, and company of the Marine Bank, in New Bedford; the president, directors, and company of the Merchants Bank, in New Bedford; the president, directors, and company of the Bristol County Bank, in Taunton; the president, directors, and company of the Taunton Bank, in Taunton; the president, directors, and company of the Old Colony Bank, in Plymouth; the president, directors, and company of the Wareham Bank, in Wareham; the president, directors, and company of the Barnstable Bank, in Yarmouth; and the said corporations, respectively, shall be entitled to all the powers and privileges, and shall be subject to all the duties, liabilities, requirements, and restrictions, contained in such acts as are now in force, and to such other acts may hereafter be passed, by the General Court, in relation to banks and banking.

SECT. 2. The several corporations hereinafter named, which, by their respective charters, have been heretofore incorporated and established at several places named herein, be, and the same are, hereby continued corporations, for the purposes of banking, until the first day of January, which shall be in the year one thousand eight hundred and seventy-five; notwithstanding any limitations in their respective charters of incorporation to the contrary, viz: - The president, directors, and company of the Boylston Bank, in Boston; the president, directors, and company of the Columbian Bank, in Boston; the president, directors, and company of the Exchange Bank, in Boston; the president, directors, and company of the Globe Bank, in Boston; the president, directors, and company of the Grocers Bank, in Boston; the president, directors, and company of the Hamilton Bank, in Boston; the president, directors, and company of the Merchants Bank, in Boston; the president, directors, and company of the North Bank, in Boston; the president, directors, and company of the Shoe and Leather Dealers Bank, in Boston; the president, directors, and company of the Tremont Bank, in Boston; the president, directors, and company of the Washington Bank, in Boston; the president, directors, and company of the Village Bank, in Danvers; the

president, directors, and company of the Haverhill Bank, in Haverhill; the president, directors, and company of the Bay State Bank, in Lawrence; the president, directors, and company of the Grand Bank, in Marblehead; the president, directors, and company of the Commercial Bank, in Salem; the president, directors, and company of the Mercantile Bank, in Salem; the president, directors, and company of the Naumkeag Bank, in Salem; the president, directors, and company of the Cambridge Bank, in Cambridge; the president, directors, and company of the Bunker Hill Bank, in Charlestown; the president, directors, and company of the Framingham Bank, in Framingham; the president, directors, and company of the Lowell Bank, in Lowell; the president, directors, and company of the Waltham Bank, in Waltham; the president, directors, and company of the Lancaster Bank, in Lancaster; the president, directors, and company of the Central Bank, in Worcester; the president, directors, and company of the Holyoke Bank, in Northampton; the president, directors, and company of the Hampshire Manufacturers Bank, in Ware; the president, directors, and company of the Springfield Bank, in Springfield; the president, directors, and company of the Chicopee Bank, in Springfield; the president, directors, and company of the Agricultural Bank, in Pittsfield; the president, directors, and company of the People's Bank, in Roxbury; the president, directors, and company of the Neponset Bank, in Canton; the president, directors, and company of the Union Bank of Weymouth and Braintree, in Weymouth; the president, directors, and company of the Fall River Bank, in Fall River; the president, directors, and company of the Bedford Commercial Bank, in New Bedford; the president, directors, and company of the Mechanics Bank, in New Bedford; the president, directors, and company of the Hingham Bank, in Hingham; the president, directors, and company of the Plymouth Bank, in Plymouth; the president, directors, and company of the Falmouth Bank, in Falmouth; the president, directors, and company of the Pacific Bank, in Nantucket; and the said corporations, respectively, shall be entitled to all the powers and privileges, and shall be subject to all the duties, liabilities, requirements, and restrictions, contained in such acts as are now in force, and to such acts as may hereafter be passed, by now the General Court, in relation to banks and banking.

SECT. 3. If there be, on the part of the stockholders, or any of them, any remonstrance against the continuance of any of the said corporations, the said remonstrance shall be made in writing, to the several cashiers of such banks, on or before the first day of January, in the year one thousand eight hundred and fifty; and no one of the said corporations whereof persons so objecting legally represent one fourth part of the capital stock, shall be entitled to the benefit of this act.

SECT. 4. There shall be appointed by the governor, with the advice of council, three commissioners, who shall exercise the powers, and perform the duties hereinafter specified, until the fifteenth day of January, in the year one thousand eight hundred and fifty-one: provided, that the governor, with the advice of the council, may, at any time, remove from office one or all of said commissioners, and fill all vacancies. And said commissioners, or any two of them, shall visit each and every bank in this Commonwealth, whose charter is, by present limitations, to expire in the year one thousand eight hundred and fifty-one, and shall have free access to their vaults, books, and papers; and shall thoroughly inspect, and examine, all the affairs of said corporations; and make any and all such inquiries as may be considered necessary, to ascertain their condition and ability to fulfil [sic] all the engagements made by them; and whether they have complied with the requisitions of the statutes, in regards to banks and banking. And said commissioners may summon and examine, under oath, all the officers of said banks, and such other persons as may be thought proper, in relation to the conduct and affairs of said banks.

SECT. 5. Before they shall enter on the duties of their office, the said commissioners shall formally make oath before some justice of a court of record, or before any two justices of the peace of this Commonwealth, that they will, faithfully and impartially, discharge and perform all the duties incumbent upon them, in their said office.

SECT. 6. It shall be the duty of said commissioners to make careful examination of the general laws of this Commonwealth, relating to banks and banking, and of the operation of the same, in providing a currency best adapted to the wants and interests of the people; and, within ten days from the commencement of the next session of the General Court, to report the result of their investigations, and whether any and what alterations may be made in said laws, which shall be mutually advantageous to the banking institutions and the community.

SECT. 7. Said commissioners, in the month of January, in the year one thousand eight hundred and fifty-one, shall make a report to the Legislature, within ten days from the commencement of the session thereof, of the general conduct and condition of the corporations visited by them; and if the said commissioners shall be of opinion that any one of said banks is insolvent, or that its condition is such as to render its farther progress hazardous to the public, or that such bank has so far exceeded its powers, or has so far failed to comply with the rules, restrictions, and conditions of the statutes, in relation to banks and banking, that it should not be continued a corporation beyond the time now limited by law; and if the said commissioners shall file a certificate thereof, in the office of the secretary of the Commonwealth, on or before the fifteenth day of January, in the year one thousand eight hundred and fifty-one, then such bank shall not be entitled to the benefits of this act.

SECT. 8. Each of the said commissioners shall receive, as a compensation for his services, five dollars, for each and every day employed by him, and at the rate of one dollar for every ten miles actually travelled by him, in the performance of the duties prescribed by this act; and the governor is hereby authorized to draw his warrants on the treasury thereof.

[Approved by the Governor, May 2, 1849.]

1851

Chap. 228

*An Act to increase the Capital Stock of the Merchants Bank in New Bedford.*

BE it enacted by the Senate and House of Representatives, in General Court assembled, and by the authority of the same, as follows:

SECT. 1. The president, directors and company of the Merchants Bank, in New Bedford, are hereby authorized to increase their present capital stock by an addition thereto of two hundred thousand dollars, in shares of one hundred dollars each, which shall be paid in such instalments [sic] as the president and directors of the said bank shall determine: provided, that the whole amount shall be paid in before the first Monday in April, in the year one thousand eight hundred and fifty-two.

SECT. 2. The additional stock aforesaid, when paid into the said bank, shall be subject to like tax, regulations, restrictions and provisions to which the present capital stock is subject.

SECT. 3. Before the said bank shall proceed to do business on each such additional capital, a certificate, signed by the president and directors, and attested by the cashier, under oath, that the same has been actually paid into the said bank, shall be returned into the office of the secretary of the Commonwealth.

SECT. 4. This act shall take effect from and after its passage.

[Approved by the Governor, May 22, 1851.]

Act of February 25, 1863, ch. 58, 12 *Stat.* 665. <http://memory.loc.gov/cgi-bin/ampage?collId=llsl&fileName=012/llsl012.db&recNum=696>

Act of June 3, 1864, ch. 106, 13 *Stat.* 99 <http://memory.loc.gov/cgi-bin/ampage?collId=llsl&fileName=013/llsl013.db&recNum=128>

## Appendix B Glossary of MB/MNB Financial Terms

**Acceptance** – The name of an accepted draft; an agreement, by signature, to the terms named on the draft. Column headings include *Account Name, Money Owed, To Whom Owed, Amount, and Paid.*

**Balance** – A record of the sum of money owed to/was owed by account holder. Column headings include *Bank Account Name, Debit, and Credit.*

**Bills Receivable** – List of debts to be collected by bank. Column headings include *Discount, Time Due, Geographic Location, and Amount.*

**Bond** – A written pledge to repay a stated sum, with interest, at a specific date issued by an individual, government, corporation, or other business.

**Bonds Bought** – List of U. S. Treasury Bonds bought and sold by bank.

**Broker** – An agent between buyer and seller.

**Cash Book** – Record of all cash receipts. Column headings include *Accounts, Credits, and Debits.*

**Cash Collections** – Sundry Accounts Received. Column headings include *Date, Name of Collectee, Amount, Date Collected, and Amount Collected.*

**Cash Make Up** – Informal volume that includes teller's daily tally of cash on hand by type. Column headings include *Date, Tallies, Vault, Notes, Species, Bills, Payroll, and Receiving Teller.*

**Cash Make Up – Paying Teller** – see above, but for paying teller only.

**Cash Make Up – Receiving Teller** – see above, but for receiving teller only.

**Cashiers Check** – A check drawn by a bank upon its own funds and signed by the cashier. Subject lines include *Date, Amount, Name of Purchaser, and To Whom Check is to be Paid.*

**Cashiers Check/North** – see above, purchased at North End branch only.

**Cashiers Check/South** – see above, purchased at South End branch only.

**Certified Check** – A check that had been accepted by the bank on which it is drawn, thereby making the bank security for its payment. Subject lines include *Date Certified, Drawer, Payee, Check Number, Date of Check, Amount of Check, and When Paid.*

**Certified Check – North Branch** – see above, purchased at North End branch.

**Certified Check – South Branch** – see above, purchased at South End branch.

**Check Lists** – Volume of adding machine tapes featuring *Amount of Check, Date* and *Account Name*.

**Check Stubs** – Record of MNB checks drawn on other banks to make payments for customers without accounts at MNB.

**Clearing House Proof** – A volume detailing daily settlements of the mutual exchange of checks, drafts, etc. with the cash differences of that exchange for member banks of the Clearing House. Column headings include *Name of Bank, Due Clearing, Bank Dr., Bank Cr.,* and *Due Bank*

**Collateral** – Any asset, such as stock, bond, or real estate, pledged for the repayment of a specific debt.

**Collections** – Volume showing cash payments made to the bank fulfilling the promise of repayment represented by a check, bill or other contract. Column headings include *Date, Payer, For Whose Account, Where Payable, Amount, When Paid, Charge for Collection, Proceeds,* and *Credits*.

**Dealer** – A person or business entity that buys and sell stocks and bonds at stated “bid” and “ask” prices, profiting from the difference.

**Demand Loan** – A loan due at any time the lender decides to request payment. Column headings include *Date, Account,* and *Account Total*.

**Depositor’s Balances; Daily Balances** – Accounting records of individuals who have money deposited in a bank; difference between debits [money withdrawn] and credits [money deposited]. Column headings include *Account Name, Funds in Account,* and *Date*.

**Deposits** – Funds placed in an account at the bank. *Includes chronological list of account name with amount deposited.*

**Discount** – In banking and investment, a discount is a loan where the interest is deducted upfront or in other words where the bank pays the present value of the note offered for discount to the borrower in return for the right to collect the full face value of the note upon its maturity, generally some 30 to 120 days later. The modern formula for calculating present value is  $PV$  [present value of price] –  $FV$  [future or face value or principal value]/ $(1+i)^n$  where  $i$  is the interest rate (expressed as a decimal) and  $n$  is related to the length of the loan. The bank, by contrast, calculated the discount by multiplying  $FV$  by the annual interest rate (generally 6% or .06) and then dividing that number by 360/number of days to maturity. For example, on September 2, 1825 the bank discounted a note with a \$160 face value for 63 days by paying the borrower \$158.32. It calculated the discount by multiplying \$160 by .06 (\$9.60), which it then divided by 360/63 (5.714286) to obtain the \$1.68 discount it then subtracted from \$160 to calculate the sum paid to the borrower. This volume shows notes and other financial instruments discounted at the bank. Column headings include *Date of Discount, As Payer, As Endorser,* and *When Due*.

**Dividend** – Each stockholder’s share of the bank’s. Column headings include *Number of Dividend, Date, Name, Number of Shares, Amount Paid,* and *Amount Per Share*.

**Dividends by Mail** – A volume listing bank dividend checks sent by mail 1<sup>st</sup> of April and October. Column headings include *Stockholder, Mail To, Address, Date,* and *Amount Due*.



**Dividend Paid** – Names of individuals who bought bank shares, number of shares, and original stockholder. Column headings include *Number of Dividend, Name, Number of Shares, Amount Paid, and Amount Per Share*.

**Drafts** – A written order drawn by one party on a second party to make payment to MNB. Column headings include *Drawee, Received From, Due, Amount, Accepted, Paid, Returned, and Remarks*.

**Expense Account** – Record of MNB office expenses. Column headings include *Date, Name of Company Owed for Advertising, Director's Expenses, Postage, Printing, Telephone, and Taxes*.

**Glass-Steagall Act** – Officially named the Banking Act of 1933, this public law became effective June 16, 1933 and introduced the separation between investment banks and depository or commercial banks. Named after sponsors Senator Carter Glass and Congressman Henry B. Steagall, the bill was intended to prevent bankers from acting as securities brokers.

**In Account w/Federal Reserve** – Out-of-town bank ledger.

**In Account w/First National, NY** – out-of-town bank ledger.

**In Account w/Mechanics, NY** – Out-of-town bank ledger.

**In Account w/Merchants National Bank/Boston** – Out-of-town bank ledger.

**In Account w/Merchants National Bank/Philadelphia** - Out-of-town bank ledger.

**In Account w/National Bank of the Republic, New York** - Out-of-town bank ledger.

**In Account w/Revere National Bank** - Out-of-town bank ledger.

**In Account w/Suffolk, Boston** - Out-of-town bank ledger.

**Inactive Accounts** – A volume of accounts with very little activity. Column headings include *Name, Date, and Balance*.

**Index** – An alphabetical table of contents or a list of names included in a related financial volume where information was entered chronologically.

**Income Book** – A book in which items of bank's "secondary revenues" such as stocks, bonds and rents are recorded. Column headings include *Type of Income, Account Name, Date of Collection, and Amount*.

**Journal** - A record of current transactions usually kept daily; a book of original entry to double-entry bookkeeping either for recording transactions of particular class [as sales or cash transactions] or for recording transactions not covered in specialized books. Column headings include *Date, Name, To Amount Balance Forward, By Amount Balance Forward, and Amount Brought Up*.

**Ledger** - A book in which financial transactions are classified and summarized. Column headings include *Date, Account Name, and Account Totals.*

**Letter Books** – Handwritten letters in copy press book.

**Letter Books/Banks Only**- Handwritten copies of letters to banks in copy press book or pre-printed formats.

**Letters/Enclosures** – Pre-printed books containing record of enclosures in letters sent from bank with the following information: *Date, Name, When Due, Amount, Amount of Checks, and Amount of Bills.*

**Loan** – A financial transaction whereby one party – the lender – transfers money to another party – the borrower – in exchange for a promise of repayment. Column headings include *Borrower's Name, Endorser or Collateral, Date, Amount, Maturity Date, Rate, Face of Note, Discount, and Net Amount.*

**Managers Checks** – details of guaranteed funds [same as money order] issued by bank on behalf of customers. Subject lines include *Check Number, Date, Order Of, and For [pay to].*

**Managers Checks/North** – see above, purchased at North Branch.

**Managers Checks/South** – see above, purchase at South Branch.

**Monthly Returns** - Weekly statements and monthly averages for bank compiled for reports to the Massachusetts banking commissioner. Column headings include *Date, Capital Stock, Loan & Discounts, Specie In Bank, Due From Other Banks, Due to Other Banks, Deposits, and Circulation.*

**National Currency** – Record of notes issued and put into circulation and notes destroyed and removed from circulation. *Shows dates and amount by denomination [\$5, \$10, \$20, \$50, \$100].*

**New Bedford Rayon Company** – Founded June 1928 as offshoot of Delaware Rayon Company, located at old Manomet Mills, company grew 1930 -1950, but liquidated in 1970. *Includes payroll tapes, dates, amount of check issued.*

**Offering** - Volumes showing notes offered to the bank for discount [see above for definition of **discount**]. Column headings include *Date of Discount, Promissor or Acceptor, Drawer or Endorser, Endorser, Where Payable, Amount, Rate, Amount of Exchange, Directors Present, Time, Amount, and Discount Proceeds.*

**Orders to Sell** – A book in which orders from the bank's brokerage customers to sell securities are entered. Column headings include *Date, Stock or Bond, Through Whom, Rate, Who For, Limit Raised or Lowered, Filled, Cancelled, Stock or Bond Forwarded, and Remarks.*

**Payroll Account** – A volume of adding machine tapes for payrolls in local New Bedford area. Each tape notes amount of check, date, and name of company.

**Rent Journal/Ledger**— Volume noting monthly rents charged from tenants in bank-owned properties. Column headings include *Date, Account Name, and Amount Paid*.

**Resources/Liabilities** – Daily condition of all general ledger accounts of bank with details of cash amounts compiled for reports to the Comptroller of Currency; bank had to provide not less than five reports to the Comptroller each year. Column headings include *Date, Resources and Liabilities*.

**Savings/Interest Reserved** – Volume shows interest not paid by account number. Included a monthly total of interest not paid.

**Security Record** – a written obligation of ownership for stock, bond, note, etc. Column headings include *Date, Stock or Bond, Broker, Limit, For Whom, Limit Raised or Lowered, Bought/Sold, Cancelled, Received, and Remarks*.

**Standard Diary** – Daily internal accounts. Column headings include *Date, Account, Percentages, Other Banks and Companies, Account Totals, and Account Actions*.

**Statements** - A monthly return/weekly bank summary with the following: *Capital Stock, Loans and Discounts, Legal Tender, Specie, Due from Banks, Individual Deposits, U.S. Deposit, Circulation, U. S. Bonds [after 1870, also includes tax on circulation, capital, and deposits]*

**Stock Dividends** – Volume with allocation of dividends by name of person. Column headings include *Stock Account, Number of Shares, Date, Stockholder Accounts, Profits, and Losses*.

**Stock Index** – An alphabetical list of stock traded. Column headings include *Date, Company Name, Number of Shares and Dividends Received*.

**Stock Ledger** – A volume containing amount of bank capital stock and balance to the credit of each stockholder’s account. Column headings include *Date, Account, Stock, Number of Shares, and Amount in Account*.

**Stock Orders** – same as Security Record, see above.

**Stockholder Subscriptions** – Volume created in response to circular offering new shares due to increase in capital stock. Column headings include *Account Name and Amount Subscribed*.

**Stocks and Bonds** – Volume tracking purchase, sale, and current market value of “secondary reserves” including municipal bonds, corporate bonds, and corporate entities. Column headings include *Account/Type of Stock or Bond, Date, Amount Invested, Percentage, and Amount Worth*.

**Sundries** – Many different or small things.

**Taxes** – Volume of shareholders who owe taxes on their bank shares. Column headings include *Name, Residence, Number of Shares, Taxable Value, and Amount of Taxes*.

**Tellers Daily Balances** – Volume records direct handling of money recorded or paid out by tellers as well as daily list of vault contents. Column headings include *Sundry Credits, Receiving Teller, Local Checks, Foreign Checks, Vault, Cash Items, Sundry Items, Amounts, Cash Book Credits, Clearing House Credits, Cash Book Debits, and Clearing House Debits.*

**Transfer Book** – History of bank stock certificates cancelled and new ones issued. Preprinted forms contain *Name of Recipient, When Transferred, and Number of Shares.*

**Waste Book** – See above; same as cash book.

**Appendix C**  
**Bank Collection Bibliography**

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Ascutney Bank, Windsor, VT	229918176	Mss. 781	Harvard Business School Baker Library, Cambridge, MA	1847-1881	16 Volumes, 1 Box
Unknown Bank, Athens, GA	38478089	Ms225	University of Georgia Hargrett Rare Book and Manuscript Library, Athens, GA	1857-1857	1 Volume
Bank of Binghamton, Binghamton, NY	501185379	N/A	State University of New York, Library and Information Services, Binghamton, NY	1852-1955	202 Volumes
Bank of Boulder, Boulder, MT	70922707	MC131	Montana Historical Society Library, Helena, MT	1890-1930	5.5 Linear Feet
Bank of Cape Fear, Hillsborough, NC	24470411	Collection 02926-z	University of North Carolina Wilson Library, Chapel Hill, NC	1815-1846	6 Volumes, 3 Folders
Bank of Charleston, Charleston, SC	31737216	Ms#4	College of Charleston, Charleston, SC	1837-1874	15 Volumes
Bank of Charleston, Charleston, SC	36793932	Call # 1179.02	South Carolina Historical Society, Charleston, SC	1836-1912	5 Linear Feet
Bank of Columbia, Georgetown, Washington DC	145522320	MCcAMSS013	Library Company of Philadelphia, Philadelphia, PA	1794-1828	3 Boxes, 1 Linear Foot
Bank of Darien, possibly from McIntosh County, GA	38475833	N/A	University of Georgia Hargrett Rare Book and Manuscript Library, Athens, GA	1820-1824	1 Volume

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Banks of Delaware General Collection	70977562	Banking Papers	Historical Society of Delaware, Wilmington, DE	1795-1930	32 Volumes, 1 Box
Bank of Endicott, Seattle, WA	29853042	Cage 332	Washington State University, Holland and Terrell Libraries, Pullman, WA	1903-1935	26 Volumes; 10 Linear Feet
Bank of Ithaca, Ithaca, NY	155570536	(NIC)NYCT216-120-0009	New York State Historical Documents, Albany, NY	1831-1849	22 Volumes
Bank of Kentucky, [Unknown], KY	40113856	98SC255, SC 29	Kentucky Historical Society, Frankfort, KY	1807-1810	1 Volume, 2 Folders
Bank of Kentucky [Branch], Louisville, KY	46719434	BB B128	Filson Historical Society, Louisville, KY	1835-1908	2 Volumes
Bank of Lansingburgh, Lansingburgh, NY	155446127	(NIC)NYRE890-480-0001	New York State Historical Documents, Albany, NY	1850-1855	1 Volume
Bank of Leadville, Leadville, CO	28524078	MSS #378	Colorado Historical Society, Steven H. Hart Library, Denver, CO	1879-1888	5 Linear Feet
Bank of Mississippi, Natchez, MS	79383946	Ms. 950	University of Chicago Special Collections and Research Center, Chicago, IL	1811-1811	3 Volumes
Bank of Newburgh, Newburgh, NY	58779232	BRO0739	New York Historical Society, Albany, NY	1810-1830	1 Box
Bank of North America, Philadelphia, PA	122540389	MSS 1543	Historical Society of Pennsylvania, Philadelphia, PA	1780-1923	150 Linear Feet

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Bank of North Carolina [Branch], Windsor, NC	23943775	call # 1676	University of North Carolina, Carolina Digital Library and Archives, Chapel Hill, NC	1852-1870	17 Volumes
Bank of the Commonwealth of Kentucky and its Branches, KY	86130953	Call # KyP 352.744 L6971rec	Kentucky Department for Libraries and Archives, Frankfort, KY	1821-1850	3 Volumes
Bank of the State of Mississippi, Natchez, MS	32931967	N/A	University of Texas, Center for American History, Austin, TX	1804-1846	16 Linear Feet
Bank of the United States, Philadelphia, PA	172833784	Barcode B5202	Library Company of Philadelphia, Philadelphia, PA	1790-1842	7 Boxes
Bank of the United States, [Unknown], PA	460637646	N/A	Detroit Public Library, Special Collections, Detroit, MI	1822-1861	2 Boxes
Bank of the United States, Boston, MA	426157932	Mss 781	Harvard Business School Baker Library, Cambridge MA	1792-1794	2 Volumes
Bank of the United States, Natchez, MS	70665725	LLMVC-- M:9-12	Louisiana State University, Special Collections, Baton Rouge, LA	1830-1846	63 Volumes
Bank of Washtenaw, Ann Arbor, MI	34418813	N/A	University of Michigan, Bentley Historical Library, Ann Arbor, MI	1836-1875	1 Linear Foot
Bank of Willows, Glen County, CA	497927928	JL013	Stanford University, Special Collections, Stanford, CA	1880-1905	6 Linear Feet
Black River Bank, Black River, NY	155436324	(NIC)NYJE930-410-0018	New York State Historical Documents, Albany, NY	1844-1874	66 Volumes

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Bloomington Bank, Bloomington, IL	28411086	9/50/1	University of Illinois, Archives, Urbana-Champaign, IL	1857-1937	80 Linear Feet
Brigg's Bank, Clyde, NY	63534764	Archives 6037	Cornell University, Division of Rare and Manuscript Collections, Ithaca, NY	1854-1864	3 Volumes
Burlington Savings Bank, Burlington VT	45288109	XMSC 62	Vermont Historical Society, Barre VT	1854-1895	18 Volumes
Chemung County Banks, Elmira, NY	155444188	(NIC)NYCM272-120-0005	New York State Historical Documents, Albany, NY	1835-1977	0.5 Cubic Feet
Cheshire Bank, Keene, NH	17266654	MSS 781	Harvard Business School Baker Library, Cambridge MA	1833-1913	199 Volumes
Citizens Bank, New Orleans, LA	82463828	MSS 254	Louisiana State University, Special Collections, Baton Rouge, LA	1836-1902	1 Volume
City Bank, Binghamton, NY	155434600	(NIC)NYBR101-720-0007	New York State Historical Documents, Albany, NY	1852-1952	183 Volumes
City Bank, New Orleans, LA	82463837	MSS 1785	Louisiana State University, Special Collections, Baton Rouge, LA	1832-1852	6 Linear Feet
City National Bank, Binghamton, NY	155430718	(NIC)NYBR101-090-0020	New York State Historical Documents, Albany, NY	1852-1950	13 Volumes
Commercial Bank of Lake Erie, Cleveland, OH	74898522	N/A	Cornell University, Division of Rare and Manuscript Collections, Ithaca, NY	1816-1939	1 Volume



<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Commercial Bank, Natchez, MS	122588173	N/A	Louisiana State University, Special Collections, Baton Rouge, LA	1835-1864	151 Volume
Corinth Deposit Bank, Corinth, KY	85869624	2007M03	Kentucky Historical Society, Frankfort, KY	1890-1976	84 Volumes
Dedham Bank Dedham, MA	70971435	N/A	Dedham Historical Society, Dedham, MA	1815-2003	6 Linear Feet
Donohoe, Kelly & Co. Banking Company, [Unknown] CA	497927886	JL002	Stanford University, Special Collections, Stanford, CA	1863-1917	84 Linear Feet
Economy Co-operative Bank, [Unknown], MA	681404942	Acc 2010.039	Peabody Essex Museum, Phillips Library, Salem, MA	1895-1930	1 Box
Emigrant Savings Bank, [Unknown], NY	122517819	Control number ocm42888490	New York Historical Society, New York, NY	1841-1945	59 Volumes
Evanston Bank, Evanston, IL	70963336	Ms329	Evanston Historical Society, Evanston, IL	1874-1976	1 Box
Exchange Bank [Branch], Abington, VA	86172243	37762	Library of Virginia Archives and Manuscript Collection, Richmond, VA	1839-1860	2 Volumes
Exchange National Bank, Atchinson, KS	55859281	MS282, MS 289	Kansas State Historical Society, Topeka, KA	1859-1923	8 Microfilm Reels
Exchange National Bank, Spokane, WA	29852799	Cage 20	Washington State University, Holland and Terrell Libraries, Pullman, WA	1880-1930	29 Boxes
Farmers' Bank, Lansingburgh, NY	155446146	(NIC)NYRE890-480-0007	New York State Historical Documents, Albany, NY	1854-1861	2 Volumes

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Fidelity Mutual Savings Bank, [Unknown], WA	42687006	N/A	Northwest Museum of Arts and Culture, Spokane, WA	1907-1982	34 Linear Feet
First National Bank, Butte, MT	70925414	N/A	Butte-Silver Bow Public Archives, Butte, MT	1877-1977	41 Volumes
First National Bank, Candor, NY	155403200	(NIC)NYTI148A-12-0008	New York State Historical Documents, Albany, NY	1881-1958	16 Volumes
First National Bank, Central City, CO	31203322	MSS236	Colorado Historical Society, Steven H. Hart Library, Denver, CO	1881-1930	0.5 Linear Feet
First National Bank, Denver, CO	28414316	Call # q 332.1 F519s	Colorado Historical Society, Steven H. Hart Library, Denver, CO	1860-1974	1 Sheet
First National Bank, Fort Worth TX	191193877	N/A	Fort Worth Public Library Archives, Fort Worth, TX	1870-1995	71 Linear Feet
First National Bank, Helena, MT	70959256	MC 116	Montana Historical Society Library, Helena, MT	1865-1903	165 Linear Feet
First National Bank, Missoula, MT	57120394	MSS107	University of Montana, Maureen and Mike Mansfield Library Archives and Special Collections, Helena, MT	1866-1965	86 Volumes, 6 Boxes
First National Bank, Portland, OR	671492428	Mss783	Oregon Historical Society, Research Library, Portland, OR	1865-1910	.04 Cubic Feet
First National Bank, Pullman, WA	29853045	Cage 333	Washington State University, Holland and Terrell Libraries, Pullman, WA	1887-1964	40 Linear Feet

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
First National Bank, Seneca Falls, NY	155402550	(NIC)NYSN821-720-0026	New York State Historical Documents, Albany, NY	1864-1882	4 Volumes
First National Bank, Watertown, NY	155436445	(NIC)NYJE930-410-0058	New York State Historical Documents, Albany, NY	1855-1887	22 Volumes
First Pennsylvania Banking and Trust, Philadelphia, PA	86123637	N/A	Hagley Museum and Library, Wilmington, DE	1809-1957	175 Linear Feet
Florida National Bank, Jacksonville, FL	50750913	Ms Group 124	University of Florida, Special Collections Manuscripts, Gainesville, FL	1887-1994	4 Boxes
Fort Worth National Bank, Fort Worth, TX	191193812	N/A	Fort Worth Library, Archives, Fort Worth, TX	1884-1988	15 Linear Feet
German Security Bank, Louisville, KY	191916045	N/A	Kentucky State Archives, Frankfort, KY	1867-1951	41 Volumes
Goldome Bank, [Unknown], NY	52487474	HG2613.B9 G65	Buffalo and Erie County Public Library, Buffalo, NY	1800-1980	25 Linear Feet
Gosport Bank, Gosport, IN	51302294	Gosport Bank Mss Collection	Indiana University, Lilly Library Manuscript Collections, Bloomington, IN	1856-1931	16 Volumes, 2 Boxes
Hagerstown Bank, Hagerstown, MD	48489344	ARCV 92-94	University of Maryland, Theodore R. McKeldin Library, College Park, MD	1814-1852	1 Box
Hartford National Bank and Trust, Hartford, CT	61743219	MSS 1995-0030	University of Connecticut, Thomas J. Dodd Research Library, Storrs, CT	1792-1976	350 Linear Feet

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Herald R. Clark Collection of Bank Records, Provo, UT	122638102	MSS 253	Brigham Young University, Harold B. Lee Library, Provo, UT	1882-1935	24 Linear Feet
Hibernia Bank, San Francisco, CA	86117899	MSS 89/220	University of California, Bancroft Library, Berkeley, CA	1859-1971	68 Volumes, 3 Boxes, 5 Cartons
Home Savings Bank, Boston, MA	38086860	N/A	Boston College, Thomas P. O'Neill Library, Chestnut Hill, MA	1871-1945	45 Linear Feet
Iowa City National Bank, Iowa City, IA	61243889	N/A	State Historical Society of Iowa, Des Moines, IA	1857-1906	54 volumes, 6 Boxes
Jefferson County Banks, NY	155436310	(NIC)NYJE930-410-0015	New York State Historical Documents, Albany, NY	1816-1959	0.8 Linear Feet
Jefferson National Bank, Jefferson, VA	647897280	Accession number 11389	University of Virginia, Albert and Shirley Small Special Collections Library, Charlottesville, VA	1914-1998	38 Linear Feet
Kentucky Title Savings Bank, Louisville, KY	191916032	N/A	Kentucky State Archives, Frankfort, KY	1870-1974	22 Cubic Feet
Kountze Family and Colorado National Bank, [Unknown], CO	14117136	MSSWH902	Denver Public Library, Western History Collection, Denver, CO	1860-1987	32 Linear Feet
Lanchlin McLaine Bank, Volcano, CA	58746636	N/A	California State Library, California History Room, Sacramento, CA	1860-1883	4 Boxes
Lewiston Bank, Lewiston, NY	155428951	(NIC)NYNI50N-550-0009	New York State Historical Documents, Albany, NY	1829-1839	4 Volumes

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Lincoln Savings Bank, Louisville, KY	191916042	N/A	Kentucky State Archives, Frankfort, KY	1905-1960	4 Volumes
Lockport Bank, Lockport, NY	155429069	N/A	New York State Historical Documents, Albany, NY	1829-1854	19 Volumes
Lockport Bank and Trust Company, Lockport, NY	155429075	(NIC)NYNI50N-560-0013	New York State Historical Documents, Albany, NY	1835-1898	20 Volumes
Louisiana State Bank, New Orleans, LA	70203804	MSS1785	Louisiana State University, Special Collections, Baton Rouge, LA	1817-1888	23 Linear Feet
Madison State Bank, Virginia City, MT	70922872	MC276	Montana Historical Society Library, Helena, MT	1879-1923	28 Volumes
Mediapolis State Bank, Mediapolis, IA	57364498	MS142	State Historical Society of Iowa, Des Moines, IA	1915-1933	9 Volumes, 4 Boxes
Merchants Bank, Helena, MT	70959355	MC115	Montana Historical Society Library, Helena, MT	1865-1903	90 Linear Feet
Merchants Bank, New Bedford, MA	<b>TBD</b>	Mss107	New Bedford Whaling Museum, Research Library, New Bedford, MA	<b>1825-1935</b>	1700 Volumes, 25 Boxes
Merchants Bank, New Orleans, LA	317721925	MSS1785	Louisiana State University, Special Collections, Baton Rouge, LA	1857-1860	1 Volume
Morris State Bank, Pony, MT	419265317	Collection 441	Montana State University, Special Collections, Bozeman, MT	1889-1928	3 Volumes, 2 Linear Feet
Morris State Bank, Pony, MT	70922741	MC175	Montana Historical Society Library, Helena, MT	1899-1927	3.5 Linear Feet

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
National Bank of D. O. Mills and Company, Sacramento, CA	122508760	MANUSCRIPT 368-378, MANUSCRIPT 2981	California State Library, California History Room, Sacramento, CA	1847-1927	13 Boxes
New Jersey Bank, [Unknown], NJ	122414706	N/A	Rutgers University, Special Collections/University Archives, New Brunswick, NJ	1789-1932	1 Box
Banks of the City of Newburgh, IN	58592922	LMC 1913	Indiana University, Lilly Library Manuscript Collection, Bloomington, IA	1902-1929	11 Oversized Volumes, 3 Boxes
Niagara County Savings Bank, Niagara, NY	155429094	(NIC)NYNI50N-560-0018	New York State Historical Documents, Albany, NY	1853-1868	3 Volumes
Onondaga County Savings Bank, Onondaga, NY	155455586	(NIC)NYOD872-610-0107	New York State Historical Documents, Albany, NY	1855-1900	0.3 Cubic Feet
Oswego River Bank, Fulton, NY	63937604	Call No. 547	Cornell University, Kroch Library Rare and Manuscripts, Ithaca, NY	1855-1905	0.4 Cubic Feet
Otsego County Bank, [Unknown], NY	155442228	(NIC)NYOX211-580-0241	New York State Historical Documents, Albany, NY	1830-1940	150 Volumes
Phoenix Bank, Charleston, MA	8269656	Ms. N-705	Massachusetts Historical Society, Boston, MA	1832-1857	20 Volumes, 5 Boxes
Planters and Mechanics Bank, Petersburg, VA	N/A	Barcode numbers 1125804, 1125811, 1125817	Library of Virginia, Richmond, VA	1883-1886	3 Volumes
Planters Bank, [Unknown], LA	301965240	Mss. 708	Louisiana State University, Special Collections, Baton Rouge, LA	1835-1844	2 Volumes

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Planters Bank, Savannah, GA	23743121	Collection No. 01256	University of North Carolina, Davis Library, Chapel Hill, NC	1816-1870	0.5 Linear Feet
PNC-Riggs Bank, [Unknown]	82944054	MS2213	George Washington University, Special Collections Research Center, Washington D.C.	1809-1998	1250 Volumes, 370 Boxes
Portland National Bank, Portland, ME	71057931	Coll. 2139, Coll. 1984	Maine Historical Society, Portland, ME	1824-1946	2 Volumes, 0.5 Linear Feet
Pullman State Bank, [Unknown], WA	29853032	Cage 330	Washington State Library, Holland and Terrell Libraries, Pullman, WA	1893-1950	3.5 Linear Feet
Real Estate Bank of Arkansas and State Bank of Arkansas, [Unknown], AR	166428611	N/A	Arkansas History Commission, Little Rock, AR	1838-1855	43 Volumes
Rochester Savings Bank, Rochester, NY	155438640	(NIC)NYMO752-740-0092	New York State Historical Documents, Albany, NY	1858-1941	12 Volumes
Rocky Mountain National Bank, Central City, CO	28843902	MSS 533	Colorado Historical Society, Steven H. Hart Library, Denver, CO	1867-1890	7.5 Linear Feet
Root River State Bank, Chatfield, MN	313854486	144.D.7.8F-144.D.8.5B, 151.H.17.4F-151.H.17.6F	Minnesota Historical Society Library, Saint Paul, MN	1856-1966	9 Boxes
Saint Matthews Bank, Jefferson County, KY	191916044	N/A	Kentucky State Archives, Frankfort, KY	1906-1954	10 Volumes

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
Santa Rosa Bank, Santa Rosa, CA	25973319	BANC MSS C-G 177	University of California, Bancroft Library, Berkeley, CA	1873-1925	18 Volumes
Savannah Bank and Trust Company, Savannah, GA	354809139	MS 1882	Georgia Historical Society, Savannah, GA	1869-1982	4 Boxes
Savings Bank, Manchester, CT	58966192	MSS 2004-0048	University of Connecticut, Thomas J. Dodd Research Library, Storrs, CT	1905-2004	76.5 Linear Feet
Searsport National Bank, Searsport, ME	54487349	SpC MS 456	University of Maine at Orono, Special Collections, Orono, ME	1898-1921	24 Volumes
Second National Bank, Helena, MT	70959443	MC 113	Montana Historical Society Library, Helena, MT	1881-1896	17 Linear Feet
Second National Bank, Lansing, MI	41553333	MS 81-105	State Archive of Michigan, Lansing, MI	1864-1886	7 Volumes
Second National Bank, Santa Fe, NM	37434922	AC 084	Fray Angelico Chavez History Library, Santa Fe, NM	1872-1893	16 Linear Feet
Security State Bank, Colton, WA	29853038	Cage 331	Washington State University, Holland and Terrell Libraries, Pullman, WA	1895-1963	4 Linear Feet
Security Trust and Savings, Los Angeles, CA	41578858	Collection 1577	University of California, Clark Library, Los Angeles, CA	1914-1954	69 Boxes
Shawmut Worcester Bank, Worcester, MA	76017362	N/A	Worcester Historical Museum, Worcester, MA	1843-1981	4 Boxes
Bank Collections of Southport, CT	80904475	N/A	Fairfield Museum and History Center, Fairfield, CT	1854-1904	5 Volumes



<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
St. Anthony Falls Bank, Minneapolis, MN	78255112	144.C.12.3B, 144.C.12.5B- 144.C.12.8F	Minnesota Historical Society Library, St. Paul, MN	1891-1966	7 Volumes
State Bank, Pamplin, VA	647883094	MSS38-18	University of Virginia, Special Collections, Charlottesville, VA	1905-1931	80 volumes
State National Bank, Denver, CO	28178440	MSS 195	Colorado Historical Society, Steven H. Hart Library, Denver, CO	1882-1902	1.25 Linear Feet
Suffolk-Franklin Bank, Boston, MA	122575831	MSS782	Harvard Business School Baker Library, Cambridge, MA	1861-1949	155 Volumes
Union National Bank, Little Rock, AR	56581199	MSS 02-07	Central Arkansas Library, Little Rock, AR	1915-1992	25.5 Linear Feet
Union Savings Bank of Boston, Boston, MA	35840276	System Number 000780313	Boston College Thomas P. O'Neill Library, Chestnut Hill, MA	1865-1958	68.75 Linear Feet
Waltham Savings Bank, Waltham, MA	31452840	Ms. N-345	Massachusetts Historical Society, Boston, MA	1853-1954	100 Volumes
Western Montana National Bank, Missoula, MT	57120412	MSS 111	University of Montana Mansfield Library, Missoula, MO	1889-1969	54 Volumes
Woburn Five Cents Savings Bank, Woburn, MA	31452391	Ms. N-347	Massachusetts Historical Society, Boston, MA	1854-1989	57 Volumes
Worcester Banks, Worcester, MA	81511284	N/A	Worcester County Register of Deeds, Worcester, MA	1831-1901	24 Volumes

<b>Bank Collection</b>	<b>OCLC No.</b>	<b>Local Identification No.</b>	<b>Manuscript Repository</b>	<b>Date Span (inclusive)</b>	<b>Collection Size</b>
York Bank, York, PA	70977354	Accession No. 40008	Historical Society of York County, York, PA	1814-1923	222 Volumes
York National Bank and Trust, York, PA	70977350	Accession No. 772	Historical Society of York County, York, PA	1814-1999	1 Box