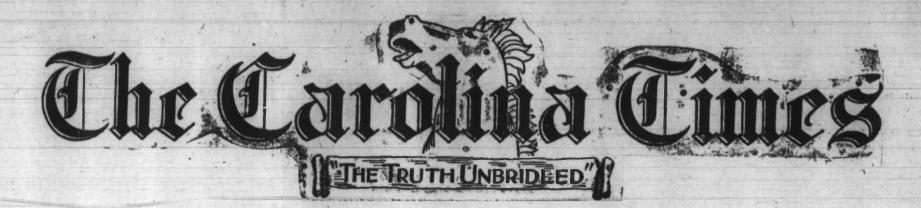
CONGRATULATIONS



ON HAVING ACHIEVED A BIGGER AND BETTER NEWSPAPER FOR NORTH CAROLINA

COMPLETE BANKING SERVICE



When you spend your

made a safe invest-

ment and that you

will receive the high-

est possible returns.

partments.

money for securities Hundreds of persons you would like to are made happy each know that you have Christmas because they have had the Christmas Savings

Our Investment and Trust Department is If you are desirous of officered by men who becoming a Christmas know their job. They Savings Club member stand ready and willwe shall be glad to exing at all times to advise you on the when, plain our plan for prowhat and where of inviding you a happy vestments. We also ad-Christmas, Many of minister your estate our Christmas Saving with the same care Club members have that this bank puts inused this method to to its other several debegin a regular savings account.



pers, jewelry, etc. safe chase of your automofrom theft, fire, flood bile. You will be surand other destructive foresight to join our forces? A small annu- borrowing the money al fee is all you will from this bank and have to pay to secure paying cash for your a Safety Deposit box in our vault. It is better to safeguard your valuables against possible loss than to be without them when they are needed most. Any employee of this bank will be glad to explain in detail how you may secure a safe deposit box.





Are your valuable pa- Let us finance the purprised to know how much you can save by

> The money borrowed for the purchase of your car can be repaid in weekly or monthly installments, the same as any other note. Thus you will be able to eliminate the carrying charges which always goes with buying a car on the instalment plan.

Our savings department is truly the place where many successful men and women of Durham have started on the road to independence and security. You will be surprised to know just how fast a savings grows when it is added to regularly each week or month. Our savings department is ready and willing to serve you at all times in developing the habit of laying aside and preparing for the inevitable rainy day.





Our Personal Loan department renders a a service to patrons of this bank that cannot be estimated in the amount of dollars and cents shown in the total amount of loans made.

There are times in every person's life when ready money is necessary. Whatever your demands are our personal loan department can arrange to fill them at a reasonable rate. Why not combine all of those small accounts into one? Consult us on how it can be done through this department.



Are you planning the erection of a new home? If you are, why not finance it through the Federal Housing Authority? This bank maintains at all times a special service for those desiring F. H. A. Loans.

Many of our customers have been able to realize the home they have *always wanted through the F. H. A. Plan. You will be surprised to know with what ease you can finance that new home when you consult with our representative in this department.

DURHAM, N. C.

C. C. SPAULDING, President R. L. McDOUGALD, Active Vice-Presideut J. H. WHEELER, Cashier