

# The Bank You Wish To PATRONIZE

ONE THAT CAN OFFER YOU EVERY  
AID THAT A BANK OUGHT TO OFFER

Capital - - \$ 30,000.00  
Surplus - - 5,600.00  
Deposits - - 118,707.33

Designated State  
Depository

**THE  
CITIZENS  
BANK**

## Savings Dep't.

This bank conducts a Savings Department in which 4 per cent interest compounded quarterly is paid on all deposits in that department. Every man with ambition should save something. You can never be independent unless you spend less than you make.

Begin saving now.

### OFFICERS:

**F. E. Durfee,**  
PRESIDENT

**E. W. Ewbank,**  
VICE-PRESIDENT

**C. E. Brooks,**  
CASHIER



**BEGAN BUSINESS**  
JULY 2nd, 1908



**SAFETY  
DEPOSIT  
FOR  
RENT**

**THE  
CITIZENS  
BANK**

When the careful business man wishes to deposit his money he considers many things before making a decision as to what Bank to patronize. He wishes his bank to be strong financially, so that he may feel that his money is absolutely safe; he wishes a bank that is officer and managed by men of the very highest business integrity, men in whom he has absolute confidence.

He wishes to do business with a bank that is accommodating in the matter of loans, for to every man there comes a time when bank loans are a business necessity; he likes to do business with a bank whose officers are courteous and approachable.

Does THE CITIZENS BANK not meet every one of these requirements? Its Capital and surplus together with the integrity of its officers and directors guarantee the safety of deposits; its accommodation and yet business-like conservatism in the matter of loans is well known, and the courtesy of its officers is proverbial.

### A BIT OF HISTORY

The strength of a bank is in the confidence of its depositors; without deposit a bank cannot make money. Rapid increase in deposits means increase in public confidence, so a glance at the growth in deposits of this bank will show whether the public believes in it or not. Here are a few figures showing deposits at different periods of the bank's history.

Sept. 1st, 1908	- -	\$ 37,312.13
Sept. 1st, 1910	- -	75,341.37
Sept. 1st, 1911	- -	118,707.33

These figures speak for themselves. We will be glad to meet or correspond with those who contemplate making changes or opening new accounts.

The Men behind the bank are of the utmost importance to every depositor particularly to the savings depositor



Read this list of directors and see if you can pick out any set of business men in Henderson county with whom you had rather entrust your Savings.

### DIRECTORS:

DR. A. B. DRAFTS  
CURTIS BYNUM  
M. F. WHITT  
J. O. WILLIAMS  
A. H. HAWKINS  
F. E. DURFEE  
F. A. BLY  
G. M. GLAZENER  
W. A. CANNON  
T. P. MALLORIE  
E. W. EWANK  
C. E. BROOKS

**THE CITIZENS BANK**  
OF HENDERSONVILLE, N. C.

**THE  
CITIZENS  
BANK**