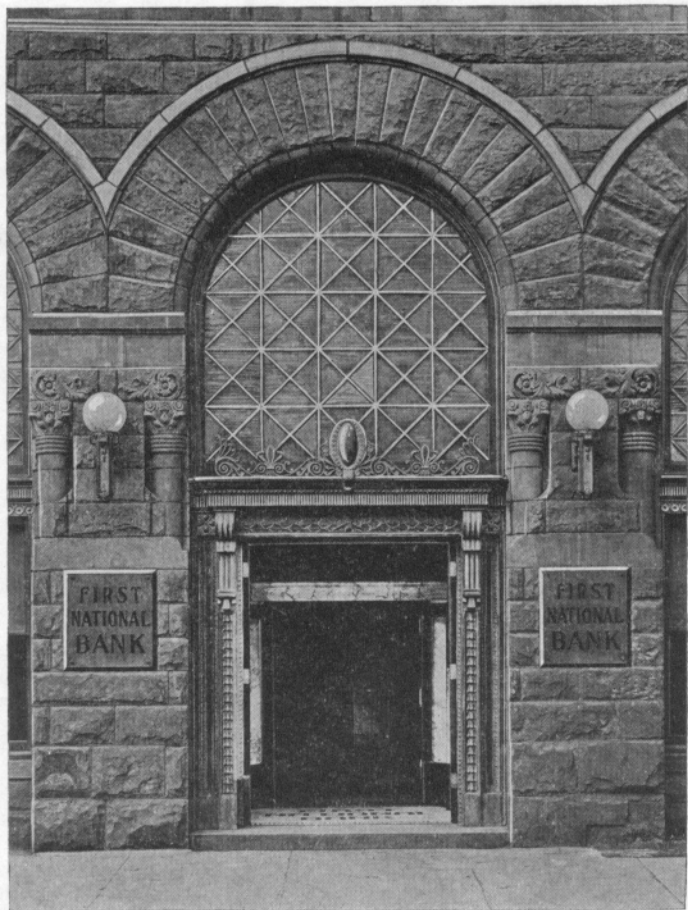


FIFTIETH
ANNIVERSARY

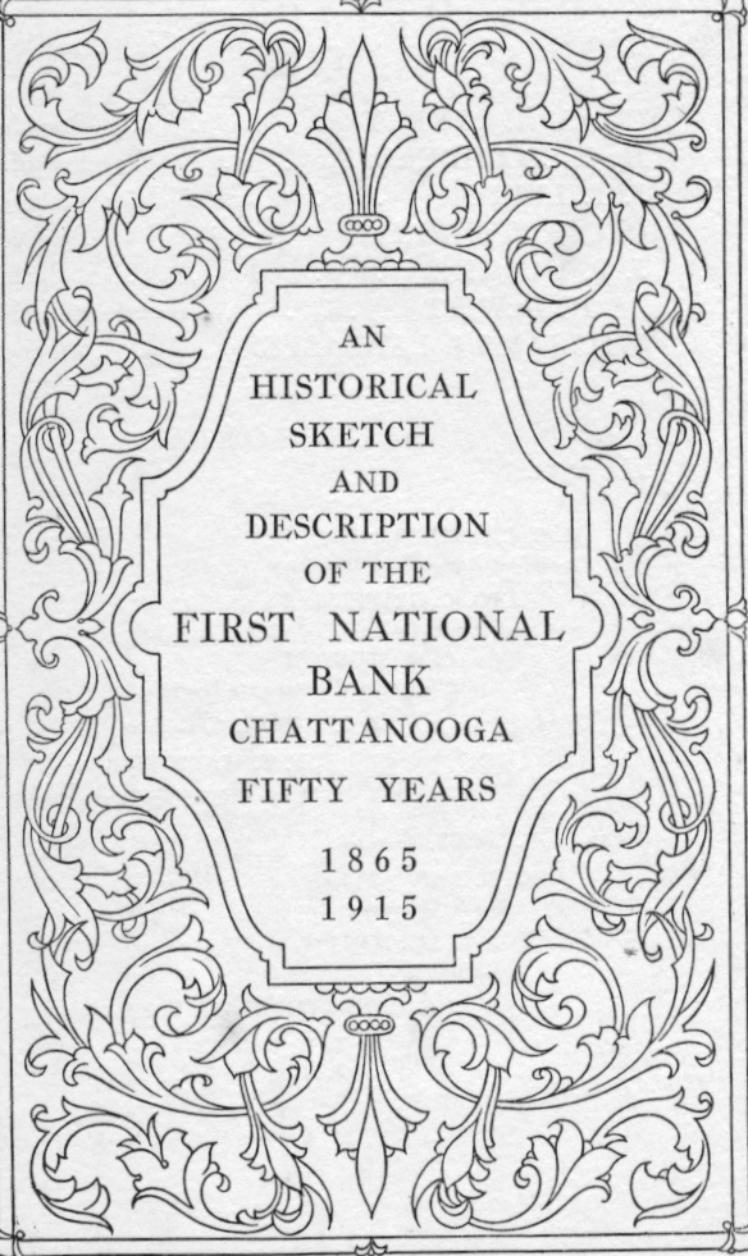
FIRST NATIONAL BANK
OF
CHATTANOOGA







CHARLES A. LYERLY
PRESIDENT, 1905-



AN
HISTORICAL
SKETCH
AND
DESCRIPTION
OF THE
FIRST NATIONAL
BANK
CHATTANOOGA
FIFTY YEARS

1865

1915

OFFICERS

1915

CHAS. A. LYERLY	President
H. S. CHAMBERLAIN	Vice-President
J. T. LUPTON	Vice-President
C. C. NOTTINGHAM	Active Vice-President
J. P. HOSKINS	Cashier
W. H. DEWITT	Assistant Cashier
WILLIAMS & LANCASTER	Attorneys

DIRECTORS

J. S. BELL

Capitalist

H. S. CHAMBERLAIN

President Roane Iron Company

JNO. C. GRIFFISS

Capitalist

C. H. HUSTON

Vice-Pres. Chattanooga Trust Co.

J. P. HOSKINS, Cashier

F. T. HARDWICK

C. L. Hardwick & Co., Bankers
Dalton, Ga.

CHAS. A. LYERLY, President

GEO. D. LANCASTER

Williams & Lancaster

J. T. LUPTON

Capitalist

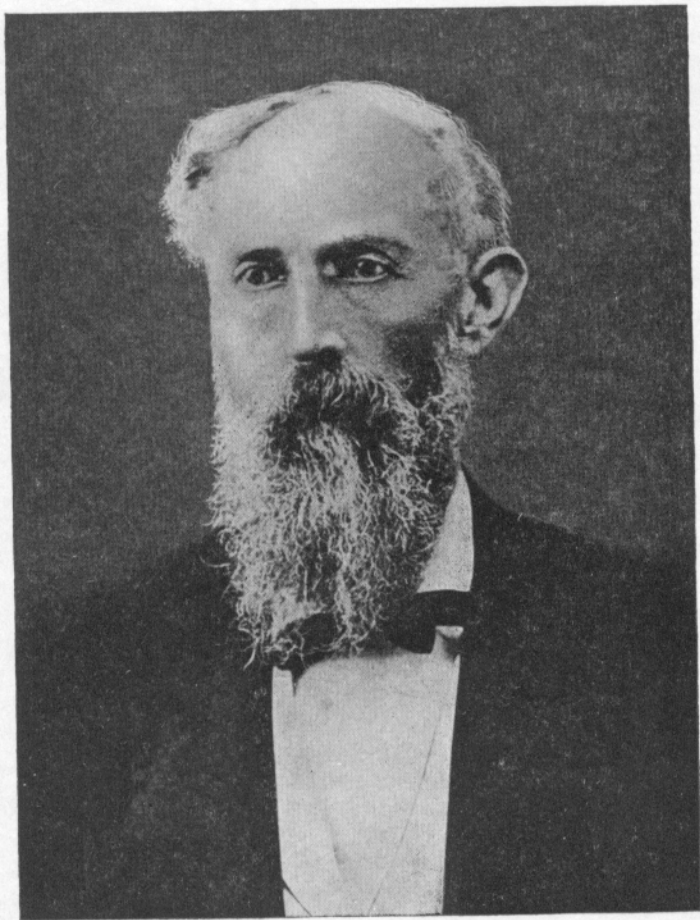
C. C. NOTTINGHAM, Vice-President

T. H. PAYNE

T. H. Payne & Co.

Z. C. PATTEN, JR.

Pres. St. Elmo Bank & Trust Co.

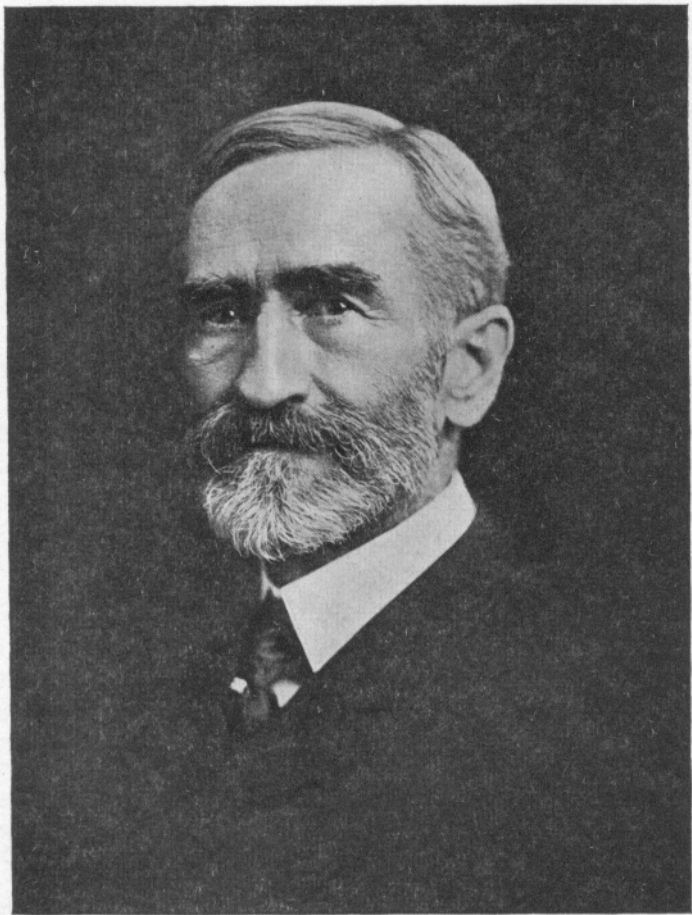


WILLIAM P. RATHBURN
PRESIDENT, 1865-1883



HIS SOUVENIR BOOK has been issued by the Officers and Board of Directors of the First National Bank in honor of the institution's Fiftieth Anniversary. Herein are presented portraits of former officers, pictures of the old buildings, historical notes and other data which it is hoped will be of interest to the ones to whom the book is presented. Organized in 1865, the Bank has transacted a continuously successful business since its foundation half a century ago. It has been the aim and purpose of the First National Bank to cooperate with its customers in all matters which tend to their advantage and interest, and the Officers and Directors of the institution wish to assure its patrons of the continuance of prompt and efficient service in the performance of every

duty. The growth of this institution has steadily kept pace with that of Chattanooga, and the knowledge that the First National Bank has been the means of assisting in no small measure in the upbuilding of the city is a pleasure indeed to those who have been entrusted with its management. That this fact is also recognized and appreciated by the people of Chattanooga, is evidenced by their ever increasing confidence and patronage, and it is hoped that this will continue through the years to come.



THEODORE G. MONTAGUE
PRESIDENT, 1883-1905

F I F T Y Y E A R S



IN THE YEAR Eighteen Hundred and Sixty-five, immediately following one of the most stirring periods in all American history, Chattanooga's pioneer National banking institution began operations. It was a splendid display of confidence in the ultimate success of Chattanooga as an industrial and commercial community. It was even more than this, for the purpose of the men who gave of their means to the establishment of this financial house was something more than the mere accumulation of wealth. How better could they exhibit faith in their country than by pouring out their substance to the building of an organization whose very existence was absolutely dependent upon the stability and permanence of that government! Such an act at such a time, when the country was still convulsed with the disorders of war, when the South was in the harrowing period of Reconstruction, when the fields were yet barren and marked by fresh scars of battle, when Chattanooga was but a few government warehouses, with mud lanes for streets and an almost disheartened population—such an act is worthy of commemoration.

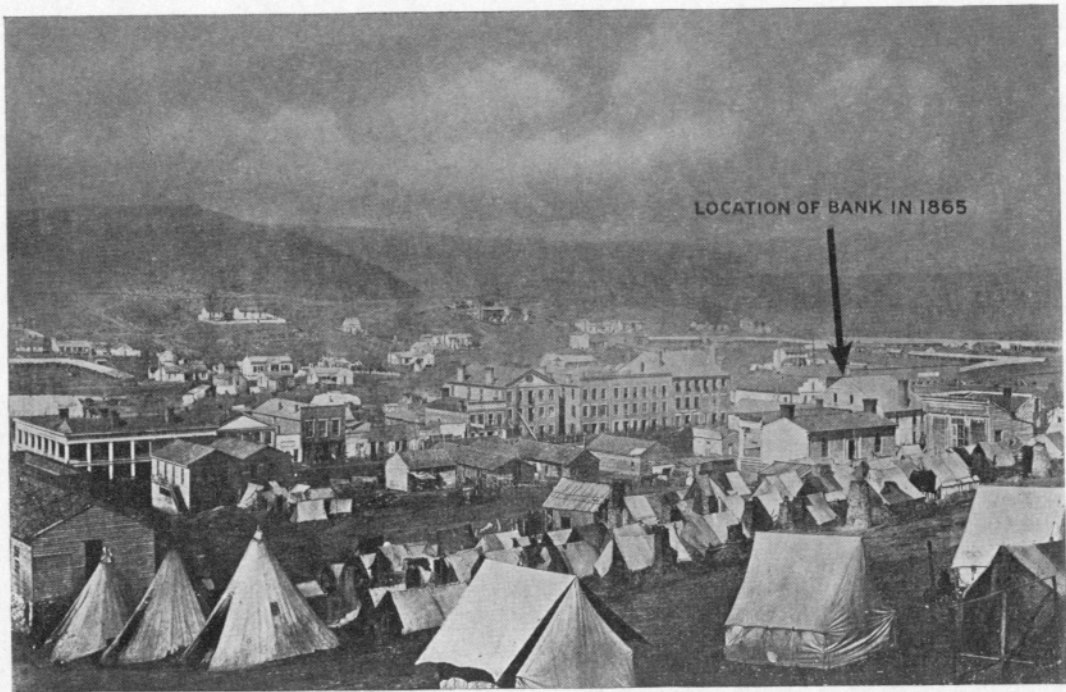
Under these conditions was the First National Bank of Chattanooga founded, and in the two score and ten years gone by it has become a

F I F T Y Y E A R S

great financial institution. The wisdom of the men who stood behind their financial support of the bank with their good names and successful endeavors has continued as a heritage, displaying the institution's true spirit of constructive conservatism.

Since its organization this bank has never failed to pay its stockholders a regular semi-annual dividend—this in itself forms a record of which any financial institution might be justly proud. The fact that the increase in Capital and Surplus has been paid from the earnings of the Bank in addition to these dividends; the fact that this progress has been made notwithstanding the great panics of 1873, 1893 and 1907, is one of the institution's strongest testimonials.

During national depressions and panics, when industry has slumped and commerce met with severe losses, when business and finance have been attacked from all sides—through fifty years of active service, this Bank has gone steadily along its well defined and well guarded way.



LOCATION OF BANK IN 1865

CHATTANOOGA IN 1865

HISTORICAL SKETCH



ON SEPTEMBER 27, 1865, only a few months after the banners had been furled on the field of Appomatox, a meeting of Chattanooga business men was called to consider the advisability of starting a bank in this city. At this meeting an application to the Comptroller of the Currency for a Charter for the First National Bank of Chattanooga was drawn up and the Organization Certificate prepared in the words and figures following:

Organization Certificate of the FIRST NATIONAL BANK of Chattanooga, Tennessee

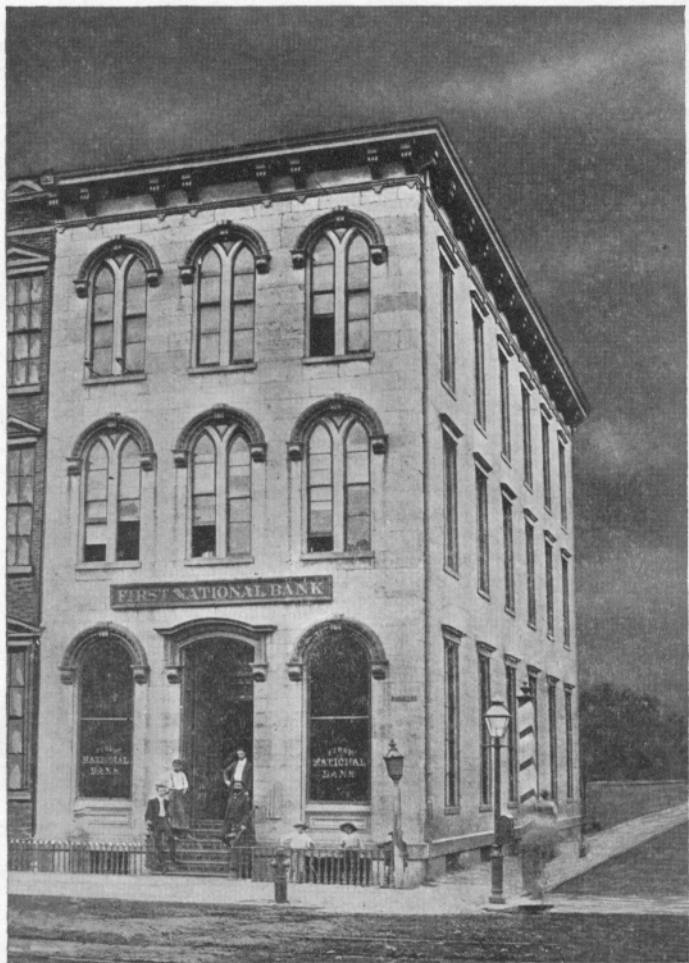
We whose names are specified in Article Fourth of this Certificate, have associated ourselves for the purpose of transacting the business of banking under the Act of Congress entitled "An Act to Provide a National Currency Secured by a Pledge of United States Bonds, and to Provide for the Circulation and Redemption Thereof," approved June 3, 1864.

First—The name and title of this Association shall be the First National Bank of Chattanooga.

Second—The said Association shall be located in the City of Chattanooga, County of Hamilton and State of Tennessee, where its operations of discount and deposit are to be carried on.

Third—The Capital Stock of said Association shall be One Hundred Thousand Dollars (\$100,000.00) and the same shall be divided into one thousand shares of One Hundred Dollars each.

Fourth—The name and residence of each of the shareholders of this Association, with the number of shares held by each are as follows:



BUILDING AT SIXTH AND MARKET STREETS
OCCUPIED BY THE BANK FOR TWENTY YEARS

HISTORICAL SKETCH

Henry N. Snyder, Theodore G. Montague, Morris Franklin, William P. Rathburn, and severally acknowledged the signing and sealing of the foregoing instrument of writing to be their voluntary act and deed for the uses and purposes therein mentioned.

In testimony whereof I have hereunto set my hand and Notarial Seal, this Twenty-seventh day of September, A. D. 1865.

(Seal)

(Signed) James R. Allison,
Notary Public.

State of Tennessee }
County of Hamilton } ss.

On the 25th day of October, A. D. 1865, before me, a Notary Public in and for the said County and State, personally came Jas. R. Allison to me well known, who acknowledged that he executed the foregoing Certificate for the purposes therein mentioned.

Witness by hand and Notarial Seal in office the day and year aforesaid.

(Seal)

(Signed) John D. Blackford,
Notary Public.

Affixed to this Certificate and these Attestations, all of which are in the shaded handwriting of Mr. T. G. Montague, are found the revenue stamps which were required in the days just succeeding the Civil War.

Before the charter was received, it was found necessary to increase the capital stock to \$200,000.00 as the original amount, \$100,000.00, was found in-

THE
FIRST NATIONAL BANK
OF
CHATTANOOGA, TENN.

Cash Capital, \$200,000. Limited to \$500,000.

W. P. RATHBURN, President, T. R. STANLEY, Vice President,
THEOD. G. MONTAGUE, Cashier

DIRECTORS:

W. F. RATHBURN, Of Daniel & Rathburn, and late Cash'r First Nat. Bk., Pymatow, G.	JOHN KING, Of Crutchfield, King & Co
T. R. STANLEY, Of Stanley & Heuder-on.	CHARLES W. STEWART, Of Stewart & Co., Fayetteville Tenn.

THEOD. G. MONTAGUE.

Chattanooga, Tenn, Dec 1st, 1865.

The organization of this Bank under the National Banking Law has been completed, and we are now ready for the transaction of a General Banking and Exchange Business.

Collections promptly made and remitted for at reasonable rates.

We offer you our services, and solicit your business at this point.

Very Respectfully Yours,

W. P. RATHBURN, President.
THEOD. G. MONTAGUE, Cashier.

The Bank's First Advertisement

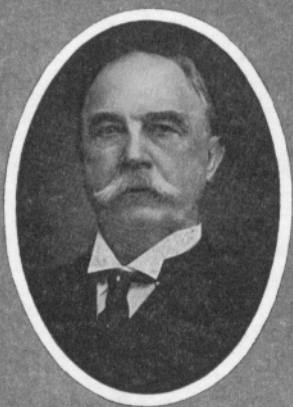
HISTORICAL SKETCH

sufficient to accommodate all the applications made for stock in the new institution. On November 8, 1865, a charter was granted by the Comptroller under the provisions of the National Banking Act of 1864, to do a general banking business under the supervision of the Federal Government, with a Capital of \$200,000.00.

On November 15th, 1865, the First National Bank opened its doors for business in a brick building on Market Street, midway between Third and Fourth Streets, with Mr. William P. Rathburn, who was the prime mover in its organization, as President, and Mr. Theodore G. Montague as Cashier. These gentlemen, with the assistance of one clerk, Mr. T. F. Stewart, were able to conduct the entire business of the Bank. Col. T. R. Stanley held the office of Vice-President.

Many of the early stockholders have long since passed away, but their names and personalities are still remembered. Amongst those of the early days in addition to the incorporators are the names of the following: G. L. Maunder, John D. Blackford, C. W. Vinson, Oscar Whitney, Jacob Kunz, August Bohr, T. F. Stewart, David N. Bell, H. B. Heywood, Dr. D. V. McCorkle, T. H. Payne and A. J. Gahagan, all prominent and successful business men who believed in the growth and development of Chattanooga. The names of these men and their standing in the community formed a guarantee that the policy of the institution would be one of integrity and of purpose.

The first Board of Directors consisted of William P. Rathburn, of Daniel & Rathburn, Bankers, Pomeroy, O., and formerly Cashier of First National Bank,



TIMOTHY R. STANLEY
VICE-PRESIDENT, 1865-1878
H. C. SQUIRE
CASHIER, 1884-1887

CHAS. J. MARTIN
VICE-PRESIDENT, 1878-1888
JOSEPH H. RATHBURN
CASHIER, 1887-1905

H I S T O R I C A L S K E T C H

Pomeroy, O.; Theodore G. Montague; Chas. W. Stewart, of Stewart & Co., Fayetteville, Tennessee; Timothy R. Stanley, of Stanley & Henderson and John King, of Crutchfield, King & Co.

An interesting incident occurred in connection with the opening of the First National Bank. When the big safe which had been ordered for the use of the institution arrived, it was discovered that there was not a truck in the town that could move it from the depot to the building in which it was to be placed. It was necessary to order a special truck from Cincinnati for this purpose, and on its arrival the transportation of the safe from the depot afforded a spectacle of much interest to the whole town, as was evidenced by the many onlookers who gathered to witness the feat.

In these early days only small business came, and it was no uncommon thing to loan small sums, often less than one hundred dollars—sometimes to men who had been worth their thousands, but who were impoverished by the war—sometimes to those who had but recently come to Chattanooga to build their fortunes. They were possibly in need of a mule, of tools with which to cultivate their lands or of equipment with which to furnish their newly started manufactories. These transactions did not produce large earnings, and the chief source of profit to the bank at this time was from investments in United States Bonds and other United States interest bearing notes.

Within a short time, however, the volume of business increased, and a site was purchased at the Southwest corner of Sixth and Market Streets, in what was then the heart of the business section. At this

HISTORICAL SKETCH

location the Bank's first building was erected, which was occupied for over twenty years.

In 1878, Mr. Chas. J. Martin succeeded Col. T. R. Stanley as Vice-President, and some ten years later was in turn succeeded by Capt. H. S. Chamberlain.

In April, 1881, Mr. A. J. Gahagan was elected Assistant Cashier. On January 11, 1883, some eighteen years after the foundation of the bank, Mr. William P. Rathburn, who had filled the position of President for that length of time, was removed by death. He was succeeded by Mr. Theodore G. Montague, who had filled the position of Cashier since the organization, and who was familiar with every detail of the business. Mr. Montague was recognized as one of Chattanooga's ablest financiers. He held the office until 1905, when he was forced to resign on account of ill health, after having served eighteen years as Cashier and twenty-two years as President.

In 1883, Mrs. K. D. Rathburn became a Director, being elected to fill the vacancy in the Directorate caused by the death of her husband, Mr. W. P. Rathburn. Mrs. Rathburn's pleasing personality and unusual business ability made her a popular and valued member of this Board, her keen interest in the affairs of the Bank, and her sound judgment doing much to shape the policies and ideals of the institution during the twenty-seven years of her directorship.

Upon Mr. Montague's elevation to the Presidency, Mr. H. Clay Evans was, on February 1st, 1884, elected Cashier, and so remained until September 1st of the same year, when he resigned to make the "race" for Congress. In December, Mr. H. C.

HISTORICAL SKETCH

Squire was elected to fill the position vacated by Mr. Evans. He made an excellent officer until his death, October 12, 1887.

On September 9, 1884, Mr. Joseph H. Rathburn, who then held the position of Teller, was elected to succeed Mr. A. J. Gahagan as Assistant Cashier, Mr. Gahagan having at this time severed his connection with the Bank.

Upon the death of Mr. H. C. Squire, in 1887, the office of Cashier was again left vacant, and on November 22d of the same year, Mr. Joseph H. Rathburn was chosen to succeed him. He was a man of large experience in the banking business and a most popular citizen. Mr. Rathburn held this office some eighteen years. Mr. R. W. Barr was elected to succeed Mr. Rathburn as Assistant Cashier, which office he held until his resignation on June 19, 1891, when he was succeeded by Mr. John W. Faxon.

The Bank's business began to assume such proportions that it became evident that larger quarters would soon be necessary. President Montague was, in August, 1887, authorized to purchase the lot at the Southwest corner of Eighth and Broad Streets, and to have plans made for a new building. In November of the next year a Building Committee was appointed and plans were adopted for the erection of the structure now occupied. On September 16, 1890, the Bank opened for business at the new location.

May 31, 1905, witnessed the consolidation of the First National Bank and the Chattanooga National Bank. The Chattanooga National Bank had been in business for seventeen years at the corner of Ninth and Market Streets, and in 1902 had absorbed the Third National Bank. It was one of the strongest

HISTORICAL SKETCH

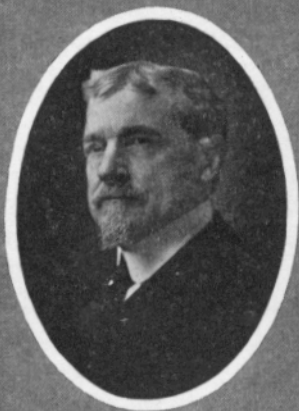
institutions in the city at the time of the merger, Capt. Chas. A. Lyerly being its President, Mr. J. P. Hoskins, Cashier and Mr. W. H. DeWitt, Assistant Cashier.

At the time of the consolidation, Mr. Theodore G. Montague, President, Mr. Joseph H. Rathburn, Cashier and Mr. John W. Faxon, Assistant Cashier, resigned, and the Board of Directors elected the following officers for the consolidated institution: Capt. Chas. A. Lyerly, President; Capt. H. S. Chamberlain, First Vice-President; Mr. J. T. Lupton, Second Vice-President; Mr. C. C. Nottingham, Active Vice-President; Mr. J. P. Hoskins, Cashier and Mr. W. H. DeWitt, Assistant Cashier, all of whom still retain their offices.

At this time a one hundred and fifty per cent. stock dividend was declared, increasing the capital stock from \$200,000.00 to \$500,000.00.

In 1908 the Bank's business had again grown to such an extent that it was found necessary to have more room, the result being the purchase of additional ground, and the remodeling and refurnishing of the entire interior, so that now the banking room is equal in beauty and convenience to any in the South. In making these alterations, it was necessary to lower the floor of the banking room some six feet, which was accomplished while the regular business was being carried on and with very little inconvenience to the customers.

On January 1, 1911, the business of the American National Bank was absorbed by the First National Bank, at which time the Capital Stock of the First National Bank was increased from \$500,000.00 to \$750,000.00.



H. CLAY EVANS
CASHIER, 1884-1884

R. W. BARR
ASST. CASHIER, 1887-1891

A. J. GAHAGAN
ASST. CASHIER, 1881-1884

JOHN W. FAXON
ASST. CASHIER, 1891-1908

HISTORICAL SKETCH

Under the Federal Reserve Act of 1913, the First National Bank was one of the five banks selected by the Comptroller of the Currency to organize and become a Charter member of the Federal Reserve Bank of Atlanta, in district No. 6. Its President, Capt. Chas. A. Lyerly, was chosen by the Directors of the Federal Reserve Bank of this District to represent it as a member of the Federal Advisory Council.

The success of the First National Bank has been assured from the beginning. It has always been conservative, yet progressive in its methods, always looking to the two points,—SAFETY and SERVICE. Indicative of the confidence reposed in this Bank is the fact that in addition to carrying large accounts of other banks throughout the country, private corporations, firms and individuals, it has become the designated depository of the United States Government for Postal Savings Funds, Internal Revenue Collections, Crop-moving Funds and other funds of the Government. It is also the designated depository of the State of Tennessee, Hamilton County and the City of Chattanooga.

From the small bank in 1865, requiring only the services of its President, Cashier and one clerk, the First National Bank of Chattanooga has grown to be one of the great financial institutions of the South, with Capital, Surplus and Undivided Profits of over One and a Quarter Million Dollars and Resources of over Eight Million Dollars, requiring the services of half a hundred people to conduct its affairs.

HISTORICAL SKETCH

OFFICERS

Presidents

- WILLIAM P. RATHBURN
1865-1883—Died
- THEODORE G. MONTAGUE
1883-1905—Resigned
- CHAS. A. LYERLY
1905-

Vice-Presidents

- T. R. STANLEY
1865-1878—Resigned
- CHAS. J. MARTIN
1878-1888—Resigned
- H. S. CHAMBERLAIN
1888-
- J. T. LUPTON
1905-
- C. C. NOTTINGHAM
1905-

Cashiers

- THEODORE G. MONTAGUE
1865-1883—Advanced
- H. CLAY EVANS
1884-1884—Resigned
- H. C. SQUIRE
1884-1887—Died
- JOSEPH H. RATHBURN
1887-1905—Resigned
- J. P. HOSKINS
1905-

Assistant Cashiers

- A. J. GAHAGAN
1881-1884—Resigned
- JOSEPH H. RATHBURN
1884-1887—Advanced
- R. W. BARR
1887-1891—Resigned
- JOHN W. FAXON
1891-1905—Resigned
- W. H. DeWITT
1905-

PRESENT DIRECTORATE

H. S. CHAMBERLAIN
First Vice-President
President Roane Iron Co.
and Citico Furnace Co.

J. T. LUPTON
Second Vice-President
Capitalist

Z. C. PATTEN, Jr.
President St. Elmo Bank &
Trust Co. Co-Partner Chat-
tanooga Medicine Co.

F. T. HARDWICK
President C. L. Hardwick &
Co., Bankers, Dalton, Ga.

T. H. PAYNE
T. H. Payne & Co.

GEO. D. LANCASTER
Attorney

JOHN C. GRIFFISS
Capitalist

CHAS. A. LYERLY
President

C. H. HUSTON
Vice-President Chattanooga
Trust Co.

J. S. BELL
Capitalist

C. C. NOTTINGHAM
Active Vice-President

J. P. HOSKINS
Cashier



H. S. CHAMBERLAIN
VICE-PRESIDENT



J. T. LUPTON
VICE-PRESIDENT

HISTORICAL SKETCH

RELATIVE GROWTH OF DEPOSITS SINCE ORGANIZATION

<i>Year</i>	<i>Deposits</i>
1865	Organized
1870	\$ 241,547.90
1875	279,798.55
1880	528,463.51
1885	627,363.71
1890	1,220,958.19
1895	1,367,566.79
1900	1,648,200.91
1905	3,945,643.23
1910	4,566,377.51
1915	6,511,932.40

THE BANK TODAY



ON entering the Bank, the first thing that attracts the eye is the beauty of the general perspective. The appropriate color scheme and the blending of the shades throughout the spacious and handsome room impress one most favorably. The high beamed ceiling, with paneling shaded from buff to a rich ivory tint, and decorated with massive brass electroliers, is supported by huge pillars and pilasters, which latter stand out in bas-relief from the side and rear walls.

Immediately on the left of the entrance is the Ladies' Room, next to which, extending to the first cage on this side, is an alcove equipped with a desk and telephone for customers' use. Directly on the right side of the entrance is the office of the President, beyond which are the Officers' Quarters, extending to the first of the working cages. These cages, which extend down each side of the Lobby and across the rear, are of Grecian Skyros marble with a narrow baseboard of Verde Antique. The grill-work about them is of brass.

The floor is of white Mosaic tile with a Grecian border which harmonizes pleasingly with the narrow baseboard of the cages. The desks and other furnishings are of mahog-



J. P. HOSKINS
CASHIER



C. C. NOTTINGHAM
ACTIVE VICE-PRESIDENT



W. H. DEWITT
ASSISTANT CASHIER

T H E B A N K T O D A Y

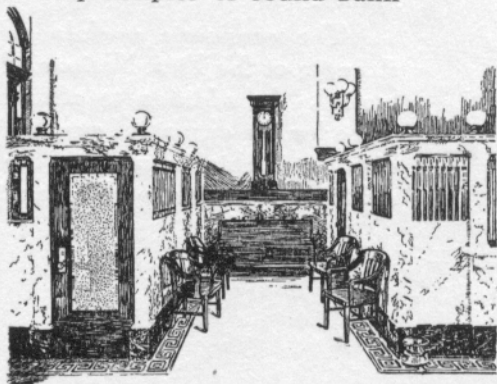
any. The whole is adequately lighted by large windows which extend the length of the right side and by the leaded glass windows which ornament the front.

Beginning on the left are the cages of the three Receiving Tellers and further on are the departments for the use of the Assistant Cashier, Paying Tellers and Individual Bookkeepers. On the right, and in succession after the Cashier's Office, are the Discount Department, Exchange and Certificate Department, Collection Department and General Bookkeepers. Beyond the cages of the General Bookkeepers is the Customers' Room, maintained for the convenience and use of patrons.

Across the rear is the Savings Department. To the right of this department is the Directors' Room, while on the left is the entrance to the Safe Deposit Vaults and Coupon Rooms.

FUNCTIONS AND FACILITIES COMMERCIAL ACCOUNTS

This Bank offers its customers such advantages as are consistent with the principles of sound banking. The accounts of the United States Government, of the State of Tennessee, of Hamilton County, the City of Chattanooga, corporations, firms, banks and individuals are han-



Alcove in Lobby

T H E B A N K T O D A Y

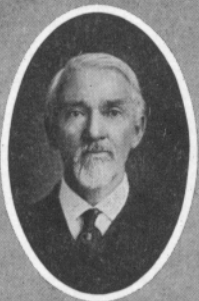
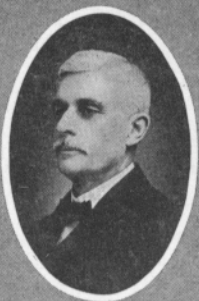
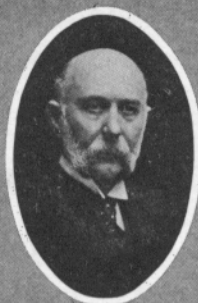
dled with the utmost care and facility. The accounts of women, professional men, clerks, farmers, mechanics, etc., are given the same assiduous attention that is accorded strictly commercial accounts. The system, recently inaugurated, of rendering monthly statements to depositors is a vast improvement over the old "pass-book" system, and has proven to be the very best method yet evolved in the handling of banking accounts.

The use of checks in making payments is a convenience which costs nothing and affords an indisputable receipt as long as the cancelled check is retained. In addition to this, the Journalizing System in use by this Bank provides a permanent record of each check charged against the depositor's account, showing date, amount and payee.

S A V I N G S A C C O U N T S

The Savings Department of this Bank guarantees to depositors therein, protection than can be given by none but a National bank. In addition to the large resources of this institution, the depositor has the protection of the National Banking Laws with the close Government supervision for which these laws provide. Four per cent. interest is paid on Savings Deposits and interest is compounded semi-annually. On all deposits made on or before the third of each month, interest is allowed from the first day of that month.

The economic usefulness of a bank with the strength of the First National Bank is not to be overlooked. In addition to affording an absolutely safe place for the deposit of surplus money, it judiciously distributes this money in the form of loans upon sufficient security to the manufactories, mills, mines,



DIRECTORS—EXCLUSIVE OF OFFICERS

F. T. HARDWICK

J. N. C. GRIFFISS

GEO. D. LANCASTER

Z. C. PATTEN, JR.

T. H. PAYNE

C. H. HUSTON

J. S. BELL

T H E B A N K T O D A Y

wholesale and retail houses, throughout the community—every dollar deposited in this bank, going to develop and expand the various activities of the district which it serves.

CERTIFICATES OF DEPOSIT

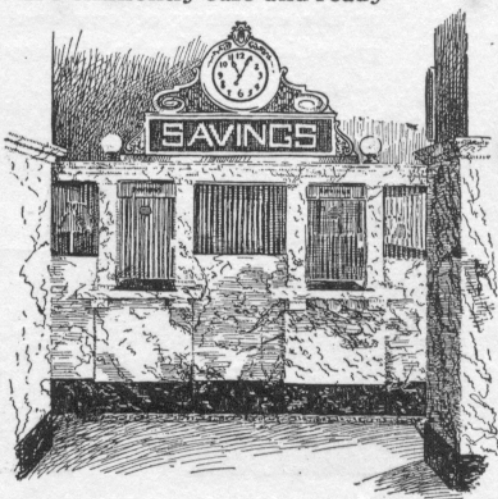
This Bank also issues Time Certificates of Deposit which draw interest at the rate of Four Per Cent. per annum. Those having idle funds, find the investment in one of these Certificates a safe and convenient way of making them productive.

ACCOUNTS OF WOMEN

Realizing the importance of the accounts of women, this Bank has made every arrangement for the care of such accounts. Quarters have been fitted up for the especial accommodation and convenience of the women depositors and customers, and the officials of this Bank are always glad to have them call, and take pleasure in rendering them any possible service in their business affairs.

BANKING BY MAIL

By the simple, practical and efficient system in use by the First National Bank, its benefits are brought within the reach of out-of-town customers. The United States mails are eminently safe and ready messengers in the transmission of money and other valuables, and it is therefore almost as simple and altogether as safe for persons residing many miles distant to deposit funds in this Bank as it is for those who reside in Chattanooga. On account



Savings Department

T H E B A N K T O D A Y

of its superior facilities, this Bank now has depositors all over the country.

COLLECTIONS

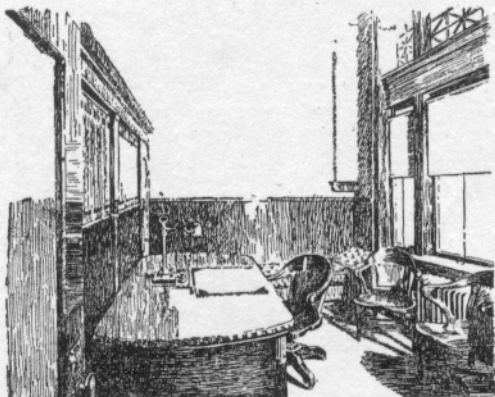
Local and out-of-town notes and drafts, placed with the Collection Department are handled with the utmost care and promptness. The large list of correspondent banks throughout the country, which this institution has built up, enables it to make out-of-town collections at a minimum of time and expense. Its facilities for the collection of local real estate notes and other local notes of hand are unsurpassed. Prompt notification is given the owner upon collection and his account is automatically credited with the proceeds.

DOMESTIC AND FOREIGN EXCHANGE

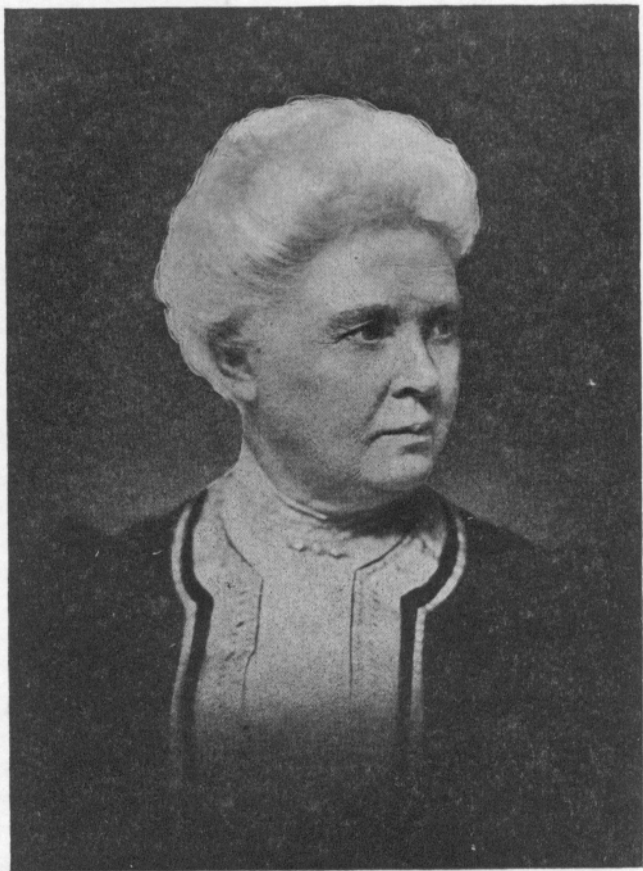
This Bank buys and sells exchange available in all parts of the world: Remittances direct to any domestic or foreign point may be safely made at a small cost by the use of the drafts sold by this Bank. It has facilities for making transfers of funds by telegraph or cable to any part of the United States or to foreign countries.

Letters of Credit and Travelers' Cheques are also issued. These cheques may be spent almost as freely as the currency of any country, yet they offer the protection of checks. They are taken in payment

of bills by hotels, stores, and ticket offices and are cashed at principal offices of all express companies and by bankers.



President's Office



MRS. K. D. RATHBURN
DIRECTOR 1883-1910

T H E B A N K T O D A Y

In addition to these matters, this Bank represents the large and important steamship lines. Steamer tickets to all parts of the world may be purchased here, and anyone so desiring may arrange for accommodations before leaving Chattanooga, thus avoiding the trouble and annoyance of having to look after these affairs later. The advantage of being able to arrange these details in one's own city is readily appreciated by travelers.

L O A N S

On account of the large Capital, Surplus and Undivided Profits, together with its complete organization, this Bank is in a position to handle to the best advantage the loans of corporations, firms and individuals, and loans upon stocks, bonds and other approved collateral.

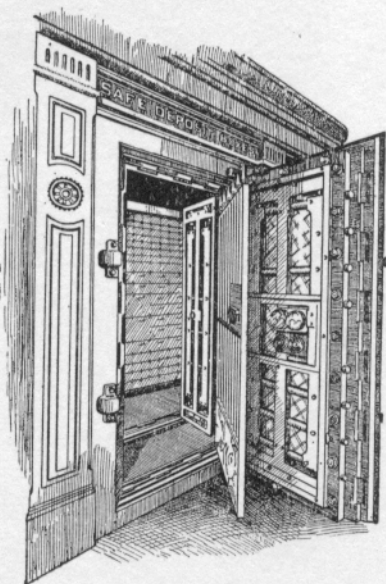
S A F E D E P O S I T A N D S T O R A G E V A U L T S

The Safe Deposit Vaults are of the most modern construction, built of steel, especially designed for the safe-keeping of deeds, wills, insurance policies, stocks, bonds, jewels and other valuables, and are absolutely fire and burglar-proof.

In addition to the Safe Deposit Vaults is the Storage Vault, which is a repository for trunks, cases of silverware and other valuables too large to store in the Safe Deposit Boxes.

C L E A R I N G - H O U S E A N D T R A N S I T D E P A R T M E N T S

While the customer does not come into direct contact with these departments, their modern and systematic work-



Section of Vaults

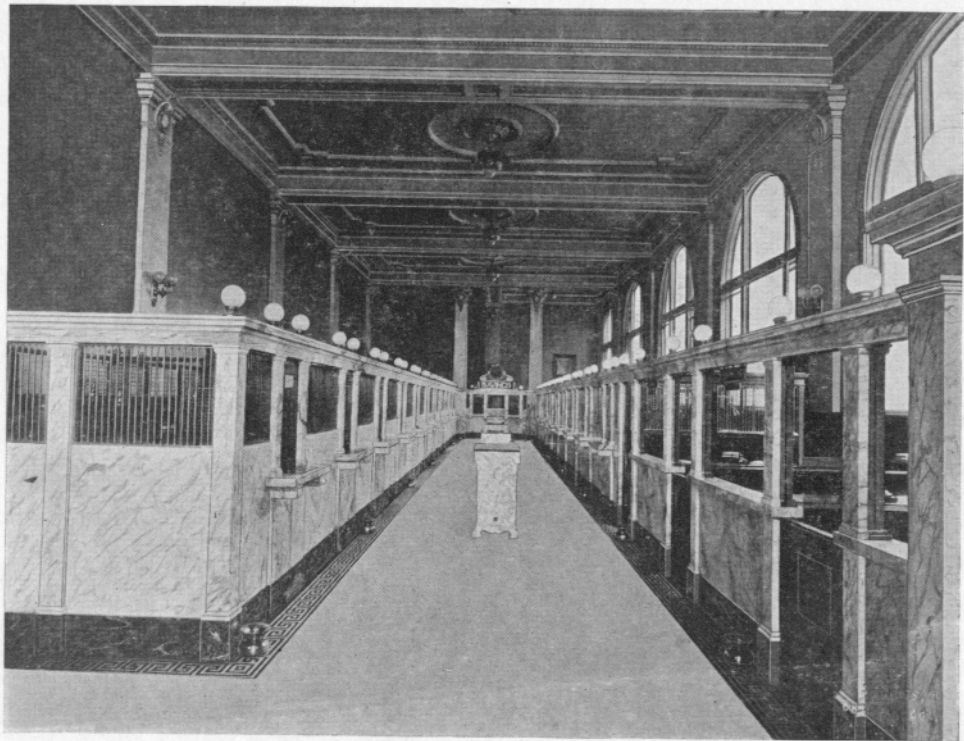
T H E B A N K T O D A Y

ings are none the less interesting. Here are handled all of the checks on other banks that are deposited by customers. These items amount to several hundred thousand dollars daily, and are listed, journalized and prepared for the mails and the clearing-house on billing and adding machines especially built for the purpose.

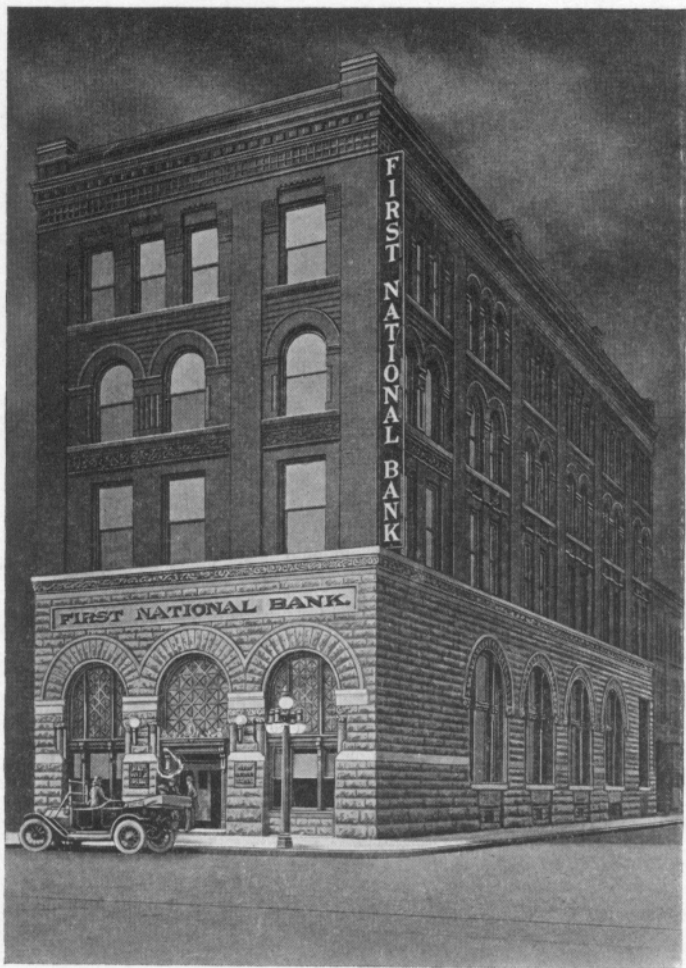
S U M M A R Y

In the various departments enumerated, the patron will find all the facilities offered by a modern Bank.

By thorough organization, by the use of the most approved systems of bank accounting, and by competent clerical force, all departments of this Bank are highly trained to their purpose—that of most efficiently serving the needs of its patrons—prepared at all times to co-operate with and assist them in their business affairs.



INTERIOR OF BANKING ROOM



PRESENT BUILDING

CONDENSED REPORT TO COMPTROLLER

FIRST NATIONAL BANK
of CHATTANOOGA, TENN.

September 2nd, 1915

RESOURCES

Loans and Discounts	\$ 5,128,733.65	
Overdrafts	367.38	
U. S. Bonds at Par	755,000.00	
Other Stocks and Bonds	267,917.50	
Banking House and Fixtures	140,000.00	
Cash in Vault \$	622,181.56	
Cash with Banks	1,502,304.73	
Cash with U. S. Treasurer	<u>44,500.00</u>	<u>2,168,986.29</u>
		\$8,461,004.82

LIABILITIES

Capital Stock	\$ 750,000.00
Surplus and Profits	538,994.16
Circulation	649,997.50
Reserved for Taxes	10,030.76
Dividends Unpaid	50.00
DEPOSITS	<u>6,511,932.40</u>
	\$8,461,004.82