FEDERAL AFFILIATIONS

17. Does the institution have:
   a. Federal Reserve System membership? ___________ Does not have a
   b. Federal Home Loan Bank membership? ___________ branch in Fresno.
   c. Deposit Insurance by FDIC? ___________

18. Is the institution making use of credit facilities available through Federal affiliations?

19. Extent of borrowings or advances:

20. Attitude toward Federal program:
   Favorable. Mr. Kennedy, of the main office in San Francisco, said
   that banks were at first hesitant about going into F.H.A. loans, but
   now his bank and almost all others are enthusiastic.

GENERAL OPERATIONS

21. Discuss collection methods including percentage of loans delinquent and
   define such delinquency:
   Have no delinquency problem in Fresno.

22. Growth in deposits during the last 12 months:
   Annual interest rate paid on savings and time deposits:

23. General history of operations since 1929:
   (History and present status of the American Trust Company will be
   treated in detail in survey of San Francisco now in preparation.)

24. Summarize interview with officer contacted; (See separate instructions)
   "Agent's Note"
   The American Trust Company has no branch nor any exclusive agent
   in Fresno. This bank simply advertised that it would make loans
   anywhere in central and northern California. They published a
   booklet called "Long Term Mortgage Loans, sponsored by Federal
   Housing Administration", which contains all information concerning
   Federal Housing Administration. They also advertised in newspapers
   and periodicals for loans on their own plans and through F.H.A.
   Only F.H.A. loans are being made in Fresno, the applications being
   submitted by private parties, particularly contractors who submit
   applications for several new houses they are building simultaneously.

(If there is not sufficient space on this form to adequately cover any particular
point, continue your remarks on an additional page, immediately following and
key the same to this form.)