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.)