FEDERAL AFFILIATIONS

17. Does the institution have:
   a. Federal Reserve System membership? yes
   b. Federal Home Loan Bank membership? yes
   c. Deposit Insurance by FDIC? yes

18. Is the institution making use of credit facilities available through Federal affiliations? No, but would if conditions made it necessary.

19. Extent of borrowings or advances: none

20. Attitude toward Federal program:
    Favorable and friendly but constructively critical

GENERAL OPERATIONS

21. Discuss collection methods including percentage of loans delinquent and define such delinquency: 1st, notice; 2nd letter, 3rd collector. Many branches have no delinquencies and none over 4%. Delinquency defined as any loan upon which principal or interest is not paid on date it is due.

22. Growth in deposits during the last twelve months: $4,600,000

Annual interest rate paid on savings and time deposits: 2% no time deposits

23. General History of operations since 1929:

Branches of institution with headquarters in San Francisco, Calif.:

1907: No branches

24. Summarize the interview with officer contacted: (See separate instructions)

Agent's Note: This questionnaire covers the operation of seven branches all of which are apparently flourishing and in popular favor. Many of the officers hold office in the civic bodies of this community and all are expected to be active in a civic way.

The Bank of America is actively trying to build up its real estate mortgage loan account and is most co-operative with prospective mortgagors.

Owing to an arrangement whereby the Capital Company, Inc. takes over all their acquired properties, they show no owned real estate, however, their acquisitions are reflected in the questionnaire of the Capital Company, Inc., to which reference is made in this connection.

Interviews with Mr. Charles L. Cotant, Vice President and Resident Manager and Mr. W. E. Schacht, Assistant Cashier follow on succeeding pages.

(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.)