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? __Loan necessary__

19. Extent of borrowings or advances:
   __None__

20. Attitude toward Federal program:
    _Apparently friendly._

GENERAL OPERATIONS

21. Discuss collection methods including percentage of loans delinquent and define such delinquency:
   _We handle with our other loans and discounts._
   __No delinquency__

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:
    _A moderate shrinkage of deposits, but no difficulties were experienced._

24. Summarize interview with officer contacted: (See separate instructions)
    Mr. J. W. Bills, Vice President, said:
    _"We do not seek real estate loans and only make them occasionally as a matter of policy. We do not object to them, but we endeavor to conduct our bank as a purely commercial institution._
    _"We heartily approve of the Home Owners’ Loan Corporation, and in our judgment any loss which the Government may incur will be more than offset by the good which was accomplished by its operation."_