FEDERAL AFFILIATIONS

17. Does the institution have:
   a. Federal Reserve System membership?  Yes
   b. Federal Home Loan Bank membership?  
   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:

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. G. 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."