

GLORIA ROBERSON, chairman of the board and chief executive officer of Union State Bank, presented the city of Pell City with a \$3,000 check to help offset the costs of supplying police officers with bullet proof vests. Shown are, from the left, Sargaent Joe Davis of the Pell City Police Depaertment, Gloria Roberson of Union State Bank, and City Councilman James McGowan Chairman of the Police Committee. (Bob Crisp photo)

- DAILY HOME, Talladega-Sylacauga-Pell City, Ala., Wednesday, Feb. 21, 1990

Photo by Rosendahl's Reflections



Metro Bank—

Pell City's Newest Industry

Plans for Pell City's new Metro Bank are progressing on schedule according to the Bank's President Ray Cox. The initial capitalization of \$2 million has been raised through the sale of stock. "The ideal number of shareholders for a new bank is 225 to 250, and that is the range we ended up in. The organizer's philosophy was to get the stock as widely distributed in the community as possible," said Cox.

Organizers of the bank plan to open for business in temporary quarters during the month of May, while construction proceeds on the permanent facility, which is scheduled to be completed in mid-December. The temporary mobile bank unit and the permanent building will both be located on a two acre lot on Highway 231, south of Water Tank Road. "Alabama Power Company owns 210 front feet just south of Water Tank Road. There will be a 300 front foot lot between the beginning of the bank property and Alabama Power Company's property", Cox said.

Bank Building Corporation of Atlanta will supervise construction of the bank building. They also assisted in the final site selection process. Their only employee in Pell City during construction will be the Project Manager, who will coordinate the building process. The actual work will be performed by local craftsman on a competitive bid basis, and supplies/ materials will be purchased locally. Bids on the site work will be accepted during the week of March 20. Bank Building Corporation has been in business for 75 years and all they do is build financial institutions. "We will have a building that Pell City will be proud of" Cox said.

Stephen T. Whittle has accepted the position of Vice President and will be in charge

of the leading function for Metro Bank. He is a 1965 graduate of Pell City High School and is looking forward to returning to Pell City. "The organizers feel fortunate to have someone of Steve's background and ability to head up the Loan Department. He has over 20 years of lending experience having worked Finance companies, savings & loans, and banks." Mr. Whittle comes to Metro Bank from First National Bank of Columbia. "The quality of the loan portfolio is a major factor in the success of a bank, and we believe that with Steve Whittle, myself, and Chairman of the Board Bob Spivey, who will be head of the Loan Committee, the bank will have an experienced and diversified lending team."

The remainder of the staff, which is initially projected to consist of 6 additional employees, will be hired before the bank opens in temporary quarters in May, according to Cox. "We plan to employ a staff of 15 to 20 by the end of our third year of operation. The organizers view the bank as another new industry for Pell City" said Cox.

Organizers of Metro Bank include C.R. (Bob) Spivey, Jr., former executive vice president of SouthTrust Bank and current president and chief executive officer of Bedford Financial Corp. in Birmingham; Gene Morris, state manager of Contel of the South, Inc.; Joe M. Dorough, owner of Cisco Auto Parts and Radio Shack in Pell City; Dr. John E. Haynes, local physician; George E. Williams, recently retired subdistrict manager of Alabama Power Company; John A. DeGaris, local pharmacist, businessman and city councilman; Dr. R.F. (Bam) Cox, Long time local dentist; and Edgar K. (Ned) Paine, chief executive officer of Amerex Corp. in Trussville.

The Pell City Centennial

The Bank

by George Williams

The articles appearing in our Pell City Centennial section are presented by Mr. George Williams in recognition of the Centennial. The Pell City Journal has been proud to bring these to you. Two more installments will appear in our next edition.

With the assurance, in 1902, of an industry to provide numerous well paying jobs, steady employment and a tremendous increase in the town's population, Sumter Cogswell was now in a position to proceed with another step in his grand design for the growth of the city that he envisioned. Pell City was now in need of his bank, and he set about the task of building it. His would not be just another local or state affiliated bank, but ultimately one of national scope. The new bank to be built would be named the Bank of St. Clair County, and would be the first successful one to be established in this county.

With the able assistance and direction of a number of the county's leading businessmen, the new bank would enjoy unprecedented growth and success. During the economic downturn of 1907 the bank would attain a remarkable record in the banking industry of the day. While most banks were issuing script or failing completely, the relatively new bank in Pell City would remain on a cash basis, meeting local payrolls regularly, furnishing cash for cotton crops and paying checks as usual. Mr. Cogswell's careful planning and meticulous actions of his business partners had served him well during this particular crisis. By November, 1916 the bank would be proclaimed as St. Clair County's oldest, best and strongest financial institution.

When the Bank of St. Clair County opened its doors for business in 1903, Sumter Cogswell found himself in the leadership role of yet another business venture. He was named as President of the bank, and remained in that city for a number of years. McLane Tilton, E.J.

Mautz, Arthur Draper, J. Fall Roberson, Sr, J. H. Moore of Coal City, Frank Holland Lathrop of Riverside and L. Cook served as the new bank's first Board of Directors.

In 1910 the bank received a charter necessary to establish itself as a national bank. The name was changed to the First National Bank of Pell City and McLane Tilton became President, after Mr. Cogswell assumed the title of Chairman of the Board. In 1912 under Mr. Tilton's leadership, a new bank building was completed at a cost of \$20,000.00 and shortly thereafter it was proclaimed by Birmingham newspapers as the "Finest Small Town Bank in the U.S.". The bank building was located on the corner of Cogswell Avenue and 20th Street and would remain as a truly unique landmark until it was removed in 1969. The only evidence of its existence is the vacant lot where it once stood.

In 1918, John Skelton Williams, U.S. Comptroller of Currency, issued a set of rules and instructions that were not very highly regarded by Mr. Tilton and other officials of the First National Bank of Pell City. Due to the disin-

"During the economic downturn of 1907 the bank... would continue on a cash basis, meeting local payrolls regularly..."

clination of the bank's officials to obey Mr. William's highly resented instructions, it was decided to change the name once again. The name was changed to Union State Bank and it has continued to operate under that name up to the present day.

Not only did the bank weather the crisis that developed during 1907, but it has continued to survive all the other financial storms to develop since that time including the most disastrous financial collapse that occurred during the years 1929 to 1932.

Union State has continued to grow and prosper, and at the present time operates branch banks, not only in St. Clair County, but in Jefferson and Cherokee Counties as well. Under its present leadership the continued success of the bank has been assured.

It has been said that history often repeats itself, and it certainly may be true concerning the banking industry in St. Clair County. Recently, after a lapse of twenty-seven years, a new bank was established in Pell City. Eighty-six years after Mr. Cogswell opened the county's first bank, his grandson was instrumental, as one of the principals, in helping to establish Metro Bank that opened for business in mid-1989. The bank is located on property that was part of the original acreage purchased by Mr. Cogswell in 1901.

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Pictorial Review of Pell City Business Houses
UNION STATE BANK

Textile Workers
Knock Down CIO

Lock Hill S. C. The C. I. O. Textile Workers Union was decisively rejected as collective bargaining agent for the employees of the Aragon-Baldwin Mills here by a vote of 416 to 15 in an election held Tuesday, Jan. 4th by the National Labor Relations Board.

This was the second defeat suffered by this union in its attempt to "organize" this plant. The first election, also resulting in their rejection, was held approximately a year ago.

ALABAMA HIGHLIGHTS

When Iberville, the famous French explorer sailing for Louis XIV, landed on Dauphin Island January 31, 1690, he was convinced that the Mississippi River emptied into Mobile Bay. Further exploration revealed his error, but he later went on to locate the mouth of the great river.

Iberville was one in a Canadian family of 12 sons. Each of his brothers, like himself, did a stretch in either the French military or naval forces of the day.

Along the banks of the Alabama River not far from Sardis, 27 different species of oak trees can be found.

In 1819 publication of The Huntsville Republican, in commenting on health conditions in the state, said, "The general healthiness of our state is no less a subject, not only of congratulation, but of the most heartfelt gratitude to the Allwise Disposer of human events . . ."

Alabama's first Constitution provided that the State Supreme Court should be composed of Circuit Court judges until 1825. Clement C. Clay, judge of the fifth circuit, was elected by his associates as the first chief justice of Alabama. He was only 31 years old.

Later Clay became the eighth governor of his state.



Avondale
News

By
Pauline

Visiting the John Lackey's Sunday were Mr. and Mrs. Lee Hubbard, Mr. and Mrs. Gene Vincent and Mr. and Mrs. Fred Hammond, of Talladega.

Mr. and Mrs. Boyd Collum shopped in Birmingham Saturday. Sgt. and Mrs. Horace Walker and son visited in Lincoln with his mother Sunday. Walker was home for the week end from Ft. Benning.

The Hewlett Walkers had her mother Mrs. Adams and sisters, Bonnie and Helen, of Huntsville, with them for the week end.

Mr. and Mrs. Buster Brazier and son and Mr. and Mrs. Jim Abrams visited relatives in Blue Mountain, Sunday.

Mrs. "Red" Brazier and Mrs. Flossie Gallups shopped in Anniston, Friday.

Mr. and Mrs. Tillman Springer of North Birmingham, visited Mr. and Mrs. A. D. Crance, Sunday. Mr. Crance says it will not be long before we won't have to go to Mobile to see the Azelias 'cause he and the wife have put some out up at his place.

Mr. and Mrs. Bob Adams and son spent Sunday with Mr. and Mrs. W. H. Fools.

Mr. and Mrs. Flossie Gallups and Mr. and Mrs. Red Brazier motored to Gneonta and Birmingham, Sunday.

Visiting the Huey Dickey family Sunday were, Mr. and Mrs. Frank Alverson, Mr. and Mrs. J. C. Williams and Mrs. Horace Wright.

Mr. and Mrs. Wade Apple and Mrs. Brona Apple of Reedsville, N. C., visited here over the week end with the Clyde Turner's.

Our most sincere sympathy is extended to Mr. and Mrs. Doyle Sims in the death of their little daughters.

Mr. Robert Harris celebrated his 51st birthday Sunday in grand style with a big dinner at his home. Present were, Mr. and Mrs. Marvin Turner and family, Mr. and Mrs. James McCollough and George Harris, Eugene Har-

INSURANCE AGENCY
FIRE INSURANCE

Y states as the first chief justice of Alabama. He was only 31 years old.
 Later Clay became the eighth governor of his state.

INSURANCE AGENCY
OF INSURANCE
 Agents for
 Union State Bank
 Life and Auto



Union State Bank
 From a very modest beginning in February 1903, the Union State Bank at Pell City has grown to be one of the soundest banking institutions in the country.
 Opening its doors for business as the Bank of St. Clair County in a location now occupied by M. L. Lewis and Son Grocery, first day's deposits on February 9, 1903, totaled \$3,403.08.

Interior of the bank has recently been remodeled throughout, new massive vault doors, new and modern counters, and new safe deposit boxes, replaced the old equipment. New tile flooring was also added, giving the interior a look of modernity and beauty. This marked the first time the bank had been remodeled inside since the present building was constructed in 1914.

A camera's eye-view of the remodeled interior is shown in the top panel. In the second view are shown, from left to right, Miss Adelle Hardwick, cashier; Miss Lois Compton assistant cashier; Miss Helen Bain, Miss Betty Bain, and Miss Evelyn Nelson, tellers. In the lower group Miss Helen Bain and Miss Nelson are shown at work, left, and Miss Hardwick and Miss Betty Bain, right.

The Bank of St. Clair County
 1903

up the bank. Mr. Cogswell remained as Chairman of the Board until his recent death.

Present officers are Pat Roberson, president; and Miss Adele Hardwick, cashier. Directors are, J. Fall Roberson Sr., Miss Adele Hardwick Roy H. Holladay and Pat Roberson.

Pat Roberson was made president of the bank in 1927. He succeeded C. R. Fay, who went to New Orleans as an official of the Federal Reserve Bank. The Roberson interest assumed control of the bank on the death of McLane Tilton.

From opening day deposits of slightly less than \$3,500.00 in 1903, the capital account of the

bank has been increased from time to time to keep pace with the growth of the community served by the bank. Present assets total more than \$2 million.

Some of the depositors on opening day were, S. D. Kilgroe, Jake Gary, H. N. Laney H. B. Guy, Hardie Jones and Dr. J. T. Brown. Mr. Gary is the only one who survives this group.

A. W. Stewart, well-known St. Clair countian, negotiated the first loan with the bank on opening day. It is interesting to note that Mr. Stewart and some of his children and grandchildren have been friends and customers since the bank's opening until the present. (Photo by Hoyett Scott).

Mrs. Brona Appie of Tusculum, N. C., visited here over the week end with the Clyde Turner's.

Our most sincere sympathy is extended to Mr. and Mrs. Doyle Sims in the death of their little daughters.

Mr. Elbert Harris celebrated his 51st birthday Sunday in grand style with a big dinner at his home. Present were, Mr. and Mrs. Marvin Turner and family, Mr. and Mrs. James McCouough Mrs. George Harris, Eugene Harris and Miss Howard, from Leona; Mr. and Mrs. Freeman Kendrick and daughter of Jacksonville, Fla., are here with Mr. and Mrs. Ervin Kendrick.

Mr. and Mrs. Louie Griffin of Tusculum spent Sunday with Mr. and Mrs. Robert Hurst.

Rev. and Mrs. Henry Potts had a pleasant visit to Marion County last week end. His sister, Mary Nancy came home with them for a visit here.

Stanley and Frankie Ann Kirby spent the week end with the grandparents, Mr. and Mrs. J. Kirby.

Sam Whitten and Red and Peggy Joyce Brazier enjoyed an over supper with Lois and Elsie Gallups Friday night.

Sgt. and Mrs. Charles Bro are here from New York for

Bus Fares From Pell City To:

ATLANTA, GA.	\$ 2.50
MONTGOMERY, ALA.	2.25
JACKSONVILLE, FLA.	8.10
DETROIT, MICH.	13.10
BALTIMORE, MD.	14.45
CHICAGO, ILL.	12.35
NEW YORK, N. Y.	17.35

There's Nothing 'F'
About This Deal, I
 Actually, It's A 'Golden' Oppun.

FREE! FREE!

Jan 25, 1928



Groundbreaking Ceremonies

Mrs. Gloria V. Roberson, Union State Bank president, is pictured turning the first spadeful of dirt at the groundbreaking ceremony for Union State's new building, which was held last Friday morning.

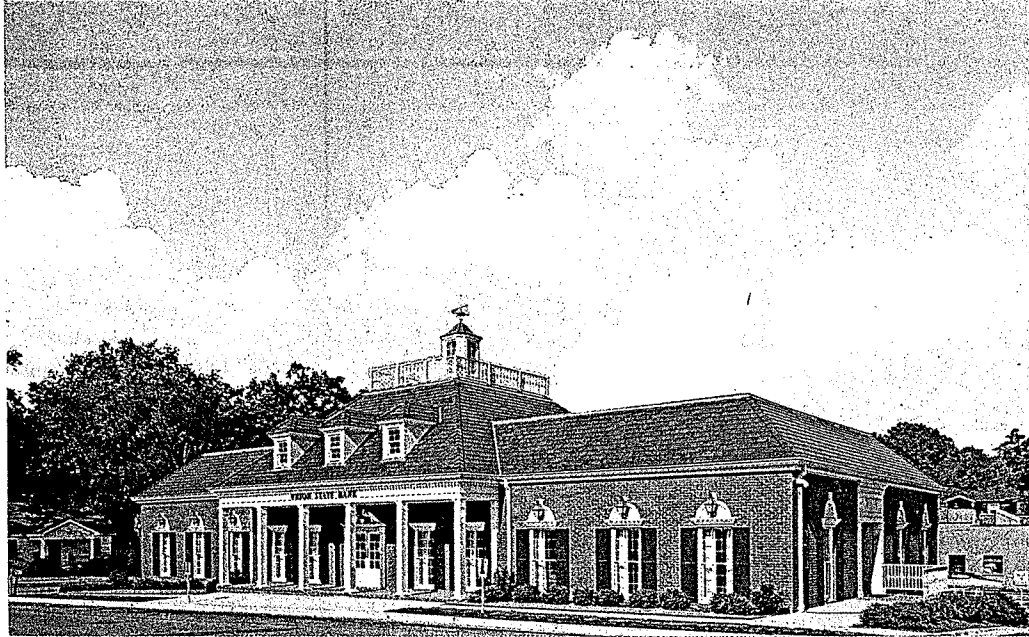
A large gathering of local dignitaries and citizens attended the event, and were served

coffee and doughnuts at the present Union State Bank following the brief ceremony.

Looking on as Mrs. Roberson turns the first spadeful are (left to right), Tom Casaday, director; Lee Ormond, cashier; Amos Hargett, executive vice president; Jimmy Adams, architect; Hugh Motes, general

contractor; and Otis Perry, Pell City mayor.

Construction is underway for the new building, which will be located immediately east of the present building, on 20th Street North. The building is scheduled for completion in about seven months.



UNION STATE BANK
15 North 20th Street
Pell City, Alabama 35125
Full Service Bank
Established 1903 — Member F.D.I.C.
Phone: 338-3351

Raymond W. May — 8024 No. 4th. Ave., Birmingham, Ala. 35201

PLACE
STAMP
HERE

POST CARD

Address

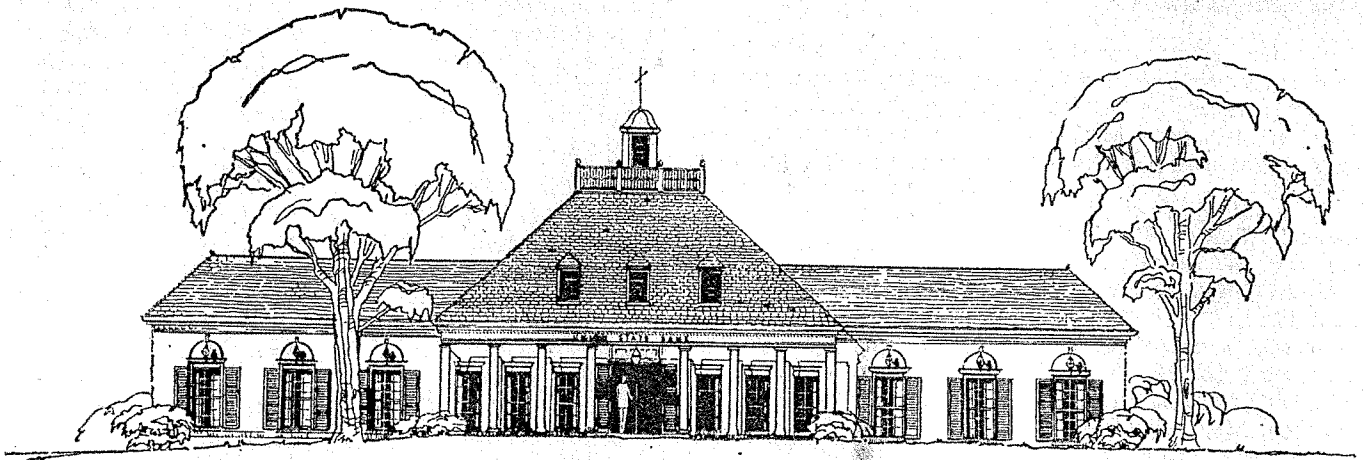


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PELL CITY BANK OPENS—Pell City Mayor Joe W. Kilgroe cuts a ribbon to officially open the new People's Bank in his city. Tom Milner (left) is president of the bank. (Photo by Mewbourne).





New Bank Building In Pell City

Officials of Pell City's Union State Bank announced this week plans for a new home for their financial institution. The new facilities will be located on the entire half block between Cogswell avenue and First avenue north, facing the St. Clair Federal Savings and Loan building.

The building was designed by Cobb, Adams and Benton, Birmingham architects. It will be of Williamsburg design to com-

plement the existing general character of the area. The new building will feature two drive-in windows, seven teller spaces, two loan and discount windows, a large lobby, conference room, offices for the Bank's executives and an employee's lounge.

Estimates of the cost were not released by bank officials, but it was stated that a building contract would be awarded just as soon as architects could re-

lease complete plans. It is expected that building contract will be let within three months, possibly less.

Included in plans for the new building is a park and sitting area on the corner of Cogswell Avenue and 20th street which has become generally known in the past few years as "Wisdom Corner Jr."

The park will feature a paved area with raised concrete flower and planter beds, benches,

redwood divider strips and the existing sign of the Union State Bank which is a landmark in Pell City.

This institution which enjoys a long record of success and service to the people of this community and South St. Clair County was established in 1903 as the First National Bank. The present building was constructed and occupied in 1912. The name was changed to Union State Bank in 1918.

OFFICERS

S. F. BURT

President

HEFLIN HAYNES

1st. Vice President

PAUL TURNER

Executive Vice President

DIRECTORS

S. F. BURT

H. E. HOLLADAY

B. HEFLIN HAYNES HOWELL HENDERSON

PAUL TURNER

A. D. GRIFFIN

JOE W. KILGROE

H. L. EUBANKS

F. O. WHITTEN

HAROLD WILLIAMS

PAUL J. POPE

OFFICE STAFF

SARAH I. STEWART

LORENE C. SMITH

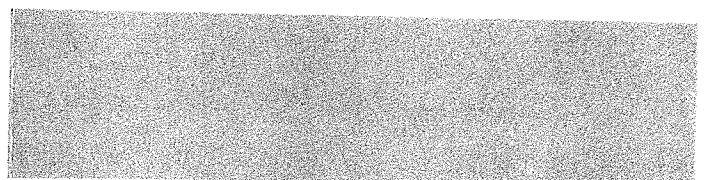
Current Dividend Rate 4½%



SAINT CLAIR FEDERAL
Savings and Loan Association

1920 First Ave. North

Pell City, Ala.



STATEMENT OF CONDITION
St. Clair Federal Savings And Loan Association
PELL CITY, ALABAMA

AS OF JUNE 30, 1965
(After payment of Dividends)

ASSETS

First Mortgage Loans	\$3,691,237.09
Loans on Savings Accounts	70,257.11
Other Loans	100,856.70
Office Properties and Equipment (Less Depreciation)	118,933.62
Cash on Hand and in Banks	237,396.39
Investments and Securities	173,658.97
Deferred Charges and Other Assets	49,164.15
	<hr/>
	\$4,441,504.03

LIABILITIES

Savings Accounts	\$3,811,733.03
Advances from FHLB	350,000.00
Other Liabilities	84,782.37
Specific Reserves	3,266.32
General Reserves	163,593.19
Surplus	28,129.12
	<hr/>
	\$4,441,504.03

EARTLAND OF DIXIE'S FUTURE WATER WONDERLAND

THURSDAY OCT. 17 196



Nov: 31, 1968



OPEN HOUSE SUNDAY AT UNION STATE BANK

The beautiful new Union State Bank building (pictured above), will throw open its doors to people of the community and surrounding area on Sunday, Nov. 24, from 2:00 to 5:00 p.m. for an open house celebration.

Mrs. Gloria Roberson, president, and Amos Hargett, executive vice president, have extended a cordial invitation to everyone to come and inspect their new quarters Sunday. Union State employees will serve refreshments and conduct tours throughout the building for all visitors.

Also, some surprises are said to be in store for visitors to the bank on Friday and Saturday, during the normal

banking hours, prior to the open house observance.

The News-Aegis joins with many others in the community in congratulating the officers, directors and employees of Union State Bank on this occasion. The magnificent new edifice which they have provided does great credit to the city in general and to the business community in particular.

We urge everyone to visit with the Union State Bank on Sunday and to get a close, first-hand look at the beauty of their building and the modern banking services they are now offering.

St. Louis
Okla.
Kan.
Duke
Ohio
Purd
TCU
Richm
Sou. M
Arkansa

Bank Of St. Clair Organized In 1903

(Excerpted from "The History of St. Clair County," by Mattie Lou Teague Crow, 1973)

In 1903, The Bank of St. Clair County was organized with Sumter Cogswell as president, Frank H. Lathrop as vice-president, and McLane Tilton and J. Mantz as cashiers. In 1910 a new charter was obtained, and the bank became First National of Pell City. The name was changed in 1918 to Union State Bank. It was the first bank to be established in St. Clair County and has served the public continually ever since. There was another bank of short duration called Pell City Bank and Trust Company, which was in operation from 1910-1911. Today there are two strong banking houses in Pell City, Union State and the Peoples's Bank. Also located there is St. Clair Federal Savings and Loan Association.

The first Sunday School was a Union school and was organized by Mrs. Carol Alverson, Bays D. Cather, Sr., and W.H. and Fred Miller, with the help of many others. It was held in the building which stood behind Pell City Drug Company. The building also served as Mr. Cather's printing shop, as he was at that time the editor of The Pell City News. Small kegs and wooden boxes from the grocery were used for seats. Soon church services were held in this building on Sunday night. From this humble beginning, the Pell City Methodist Episcopal Church came into being. The Presiding Elder came down from Gadsden to help with the organization. A church building was erected on the site of the present building.

At quarterly conference, Bays D. Cather was appointed church clerk, steward, and secretary of the Sunday School. E.E. Emerson was sent by the North Alabama Conference to be the first pastor. He was also pastor at Eden. The membership consisted of fourteen men, women, and children. The first marriage to be performed in the church was that of J.F. Miller to Miss Eddie Rowland.

About 1904, the Baptist organized a congregation in Pell City. Their first building occupied the site of the present First Baptist. There were eighteen charter members. The trustees were M.J. Smith, Mr. Mitchell, and J.H. Phillips. The Reverend Mr. Burns was the first pastor.

The first little schoolhouse was later occupied by the congregation of St. Mary the Virgin Episcopal Church. Bishop Beckwith of the Alabama Diocese held services there many times. For a brief period their director was Dr. Blacklock of Anniston. Today there are many fine churches in and around Pell City, the newest being Our Lady of the Lake Catholic Church.

In 1903, Dr. R.A. Martin came to make his home and to practice medicine in Pell City. He became one of the town's most public-spirited citizens, contributing much to the welfare of his fellow townsmen. He established Pell City Drug Company and Pell City Infirmary. His younger brother, Dr. Claude Martin, was the town's first dentist.

The town's first hospital was the Gertrude Comer Hospital, which was sustained by Avondale Mills. It began

operation soon after the mill was purchased by the Comers. Dr. Martin was head of the medical staff, and Miss Elsie Dunn was head of nursing services. It was under these two people that Miss Ruby Zackie, St. Clair County Health Nurse, received her training. The St. Clair Memorial Hospital, which is supported by county taxes, is located in Pell City, and it said to be one of the best equipped small hospitals in the state.

When Pell City became a branch county seat for St. Clair County, prominent lawyers came to make their homes here. W.A. Starnes, whose wife was Selma Eaton, was one of the first and one of the best. His oldest son, Thurston, returned to practice here after receiving his law degree. M.M. Smith,

who came from Ashville in 1903, was an able attorney, and his son, Victor, also practiced law in Pell City. Frank B. Embry came as a young lawyer and has given his time and energy in many civic and religious activities. Charlie P. Pratt, McLane Tilton, and Gardener Greene were all practicing attorneys.

One of the oldest business establishments in the town is Pell City Hardware Company, organized in 1904 with John W. Moore as president, and R.M. Alverson, Claude Alverson, and Hardie Cornett as the associate members of the firm. C.O. Lacy has owned the store since 1961.

Kilgroe Funeral Home was begun in 1908 by Thomas J. Abbott. The only requirements for directing funerals at this

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Bank of St. Clair County, Pell City, Alabama

Sumter Cogswell, President. D. W. Waite, Vice-President.
E. J. Mautz, Cashier.

BOARD OF DIRECTORS.

Geo. W. Pratt, President Pell City Manufacturing Company.	Sumter Cogswell, President Pell City Realty Company.
Frank H. Lathrop, President Lathrop-Hatten Lumber Company, Riverside, Ala.	Jas. L. Herring, Attorney, Ashville, Ala.
Hon. W. S. Forman, Probate Judge of St. Clair County, Ashville, Ala.	Hon. W. T. Brown, President Land Coal Company, Ala.
D. W. Waite, Merchant, Easonville, Ala.	A. T. LeFils, Merchant, Ala.
J. W. Moore, Merchant, Coal City, Ala.	McLane Tilton, Jr., Law, Pell City, Ala.
	E. J. Mautz, Cashier.

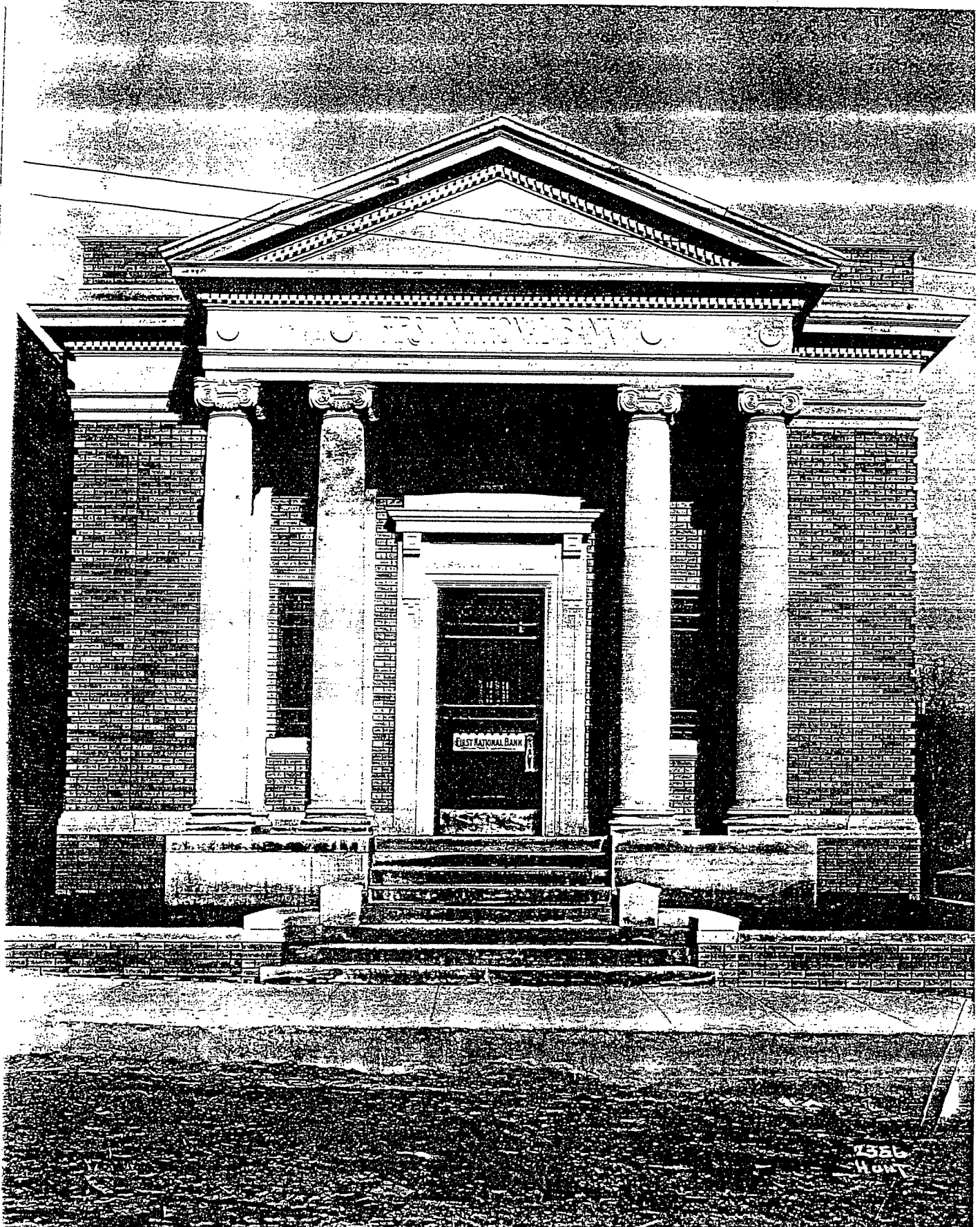
CAPITAL \$50,000.

This bank, which is the only banking institution in the county, was organized February 12, 1903, and at once transaction of business in its own handsome brick building.

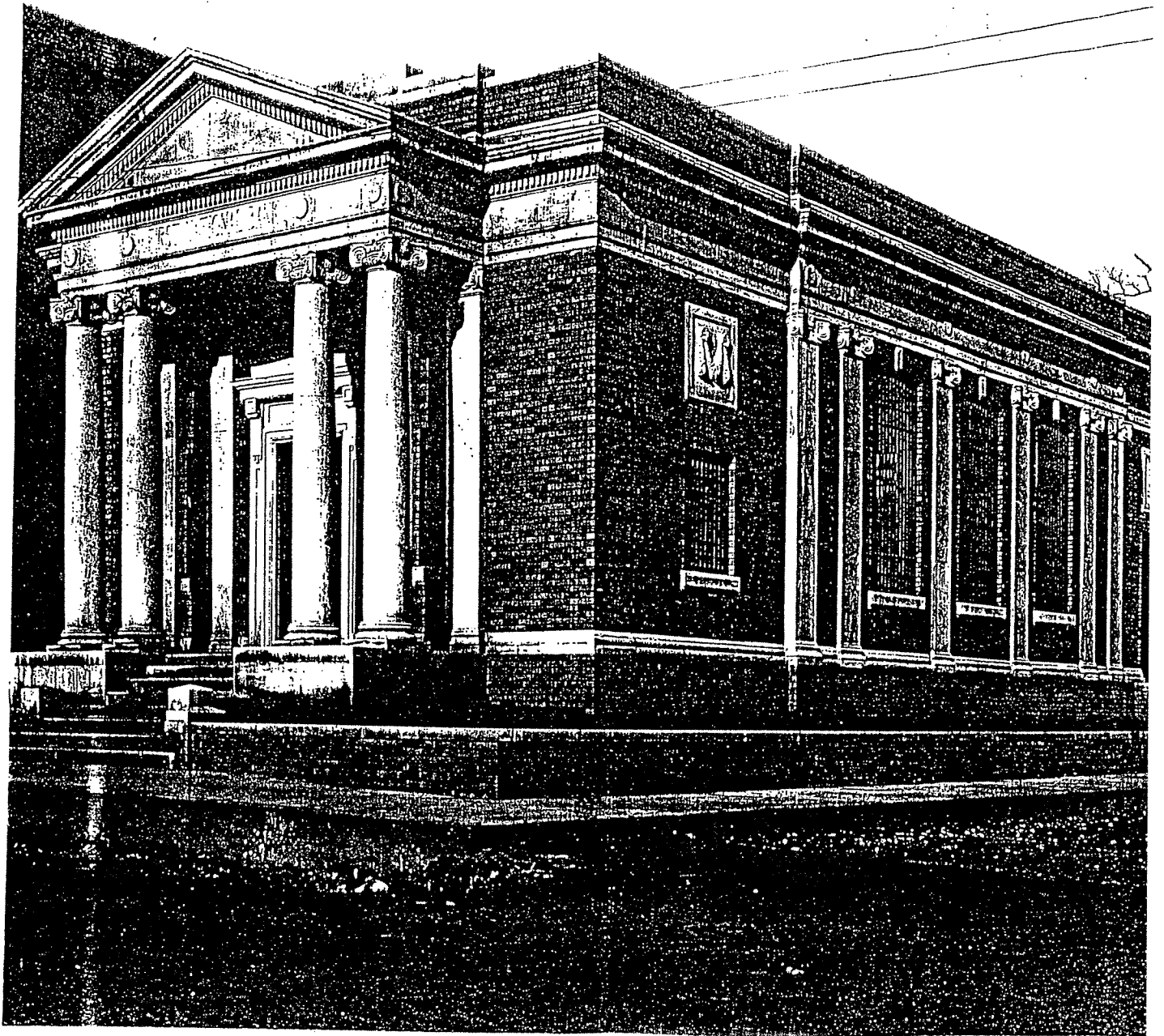
General Banking Business Transacted. Collections on all F
Clair County Given Special Attention.

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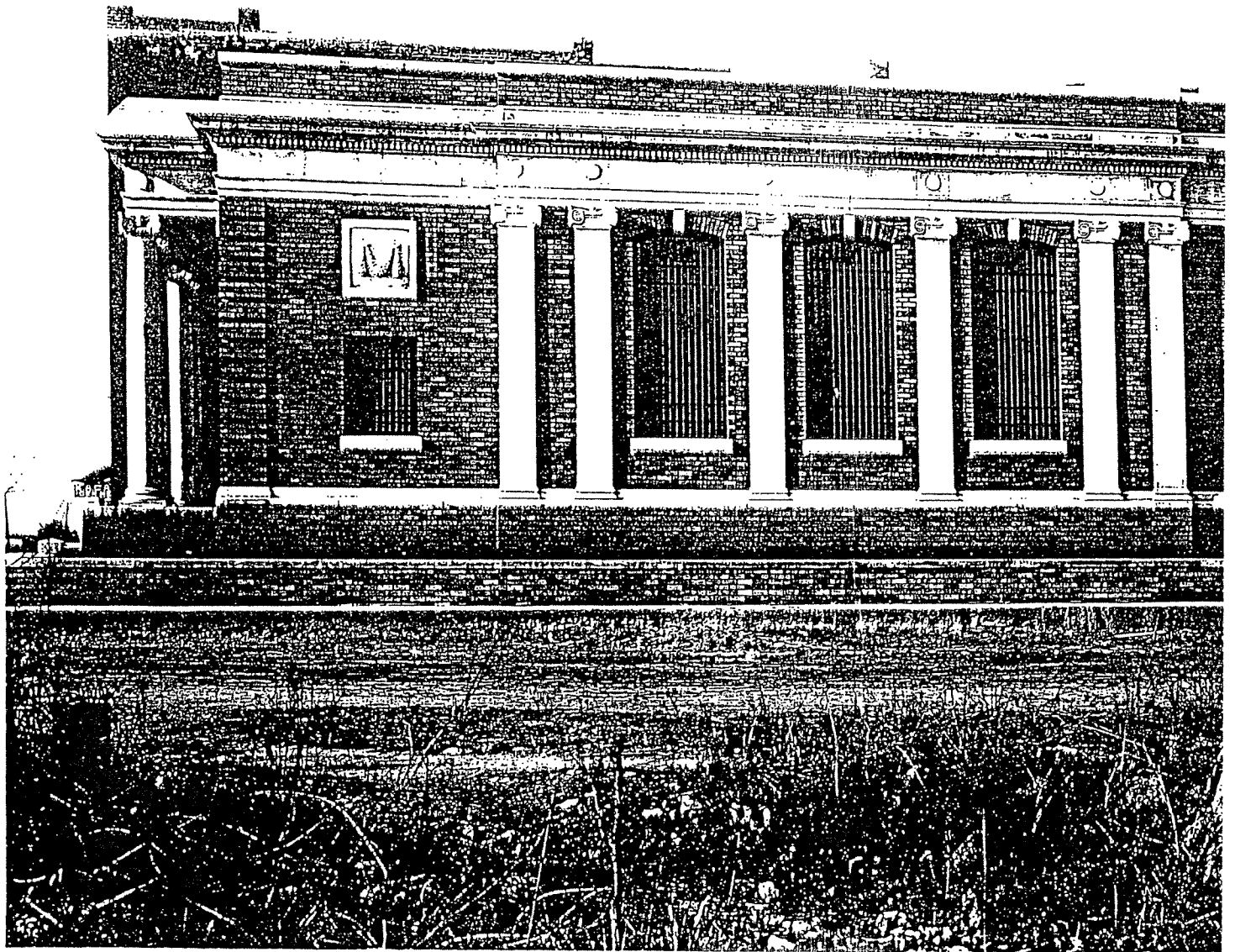
First National Bank



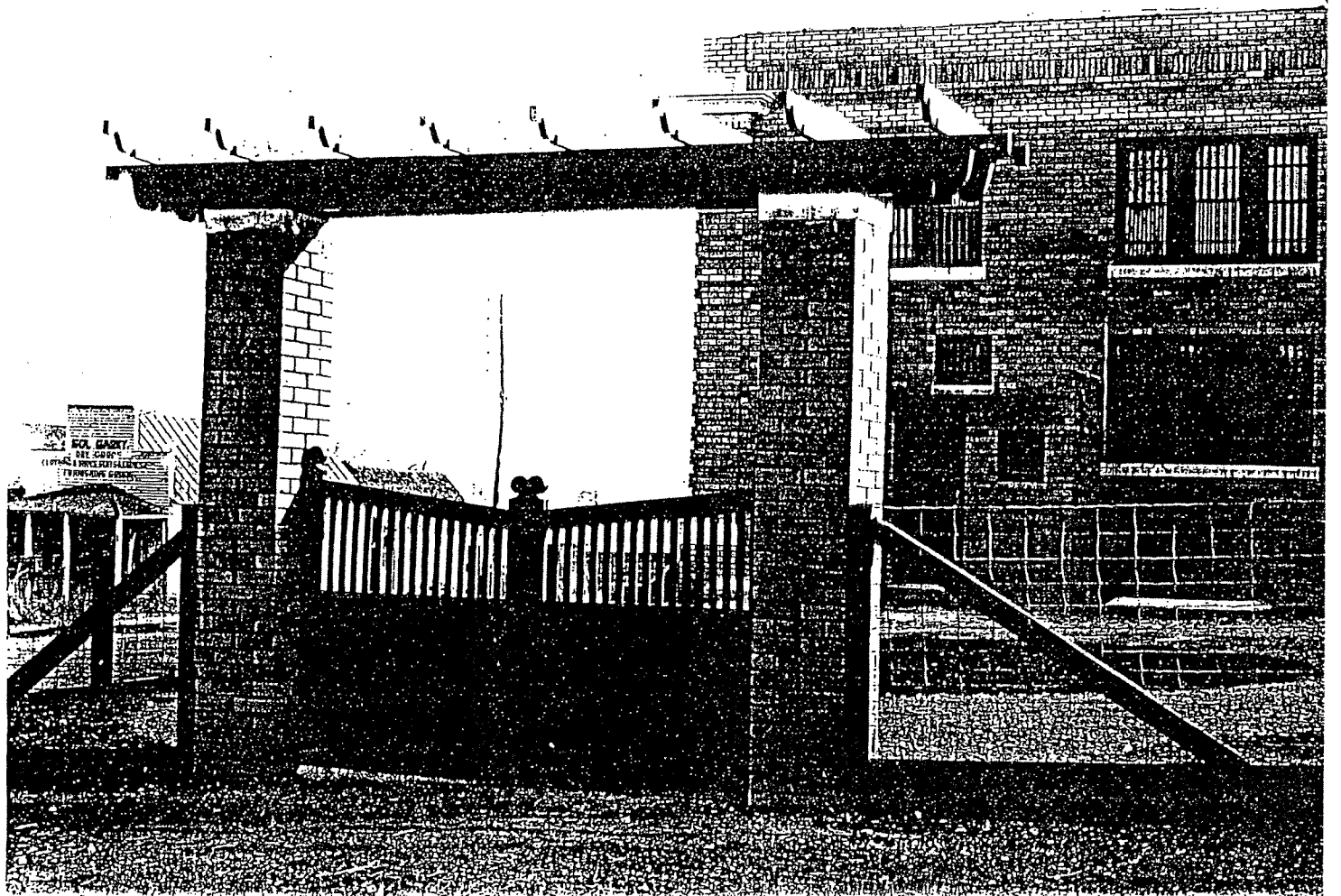
Front View



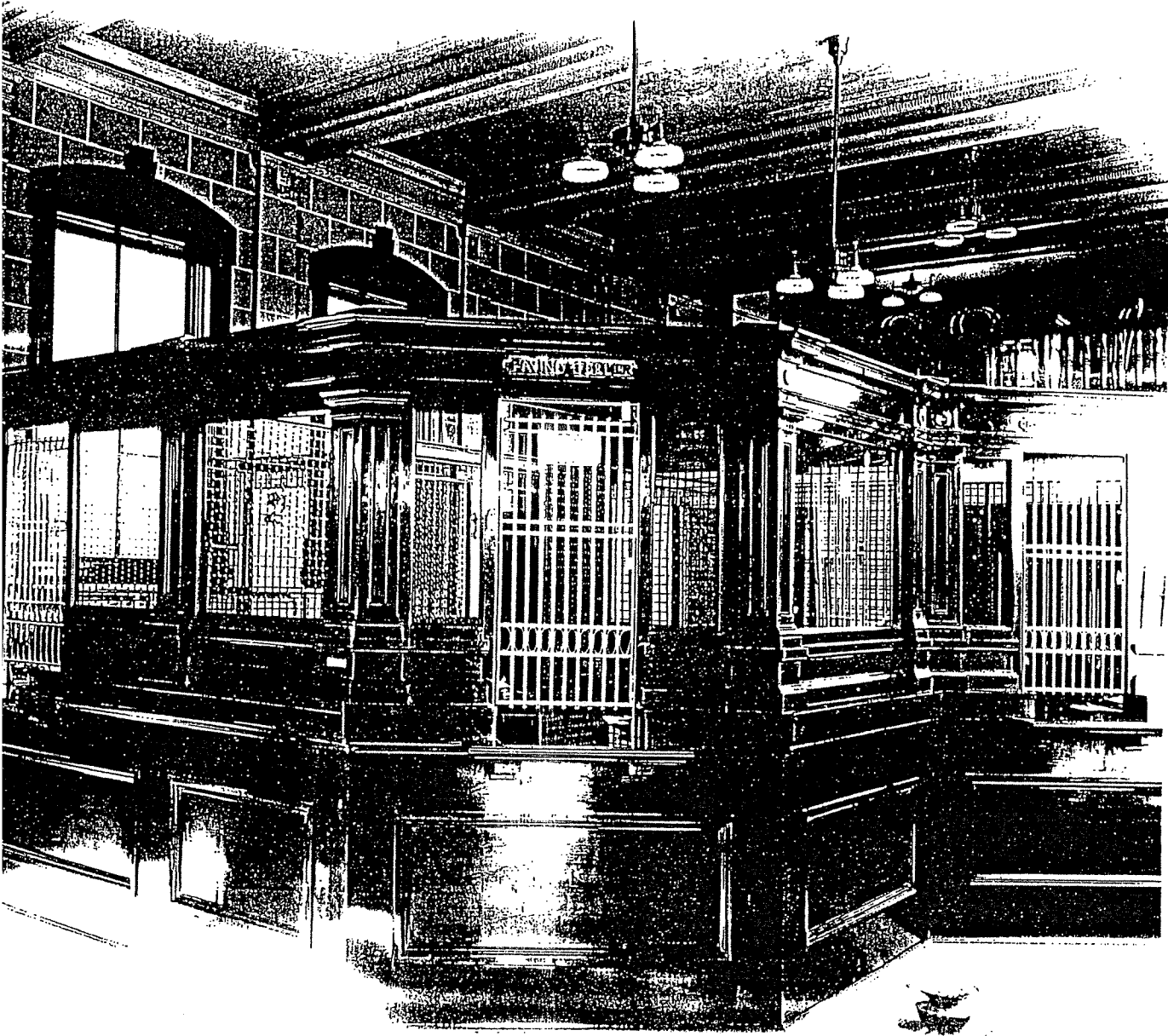
Front and Side View



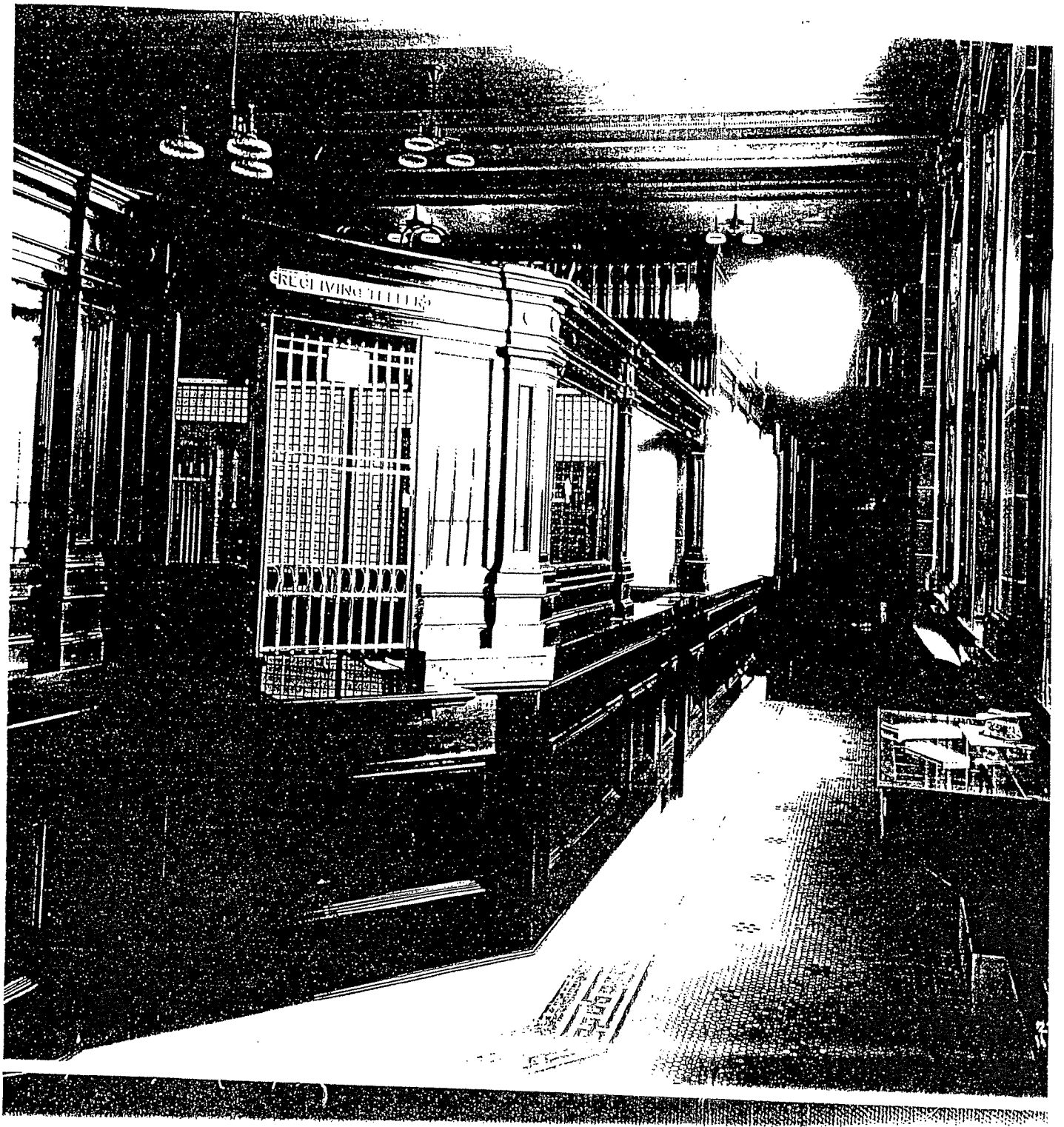
Side View

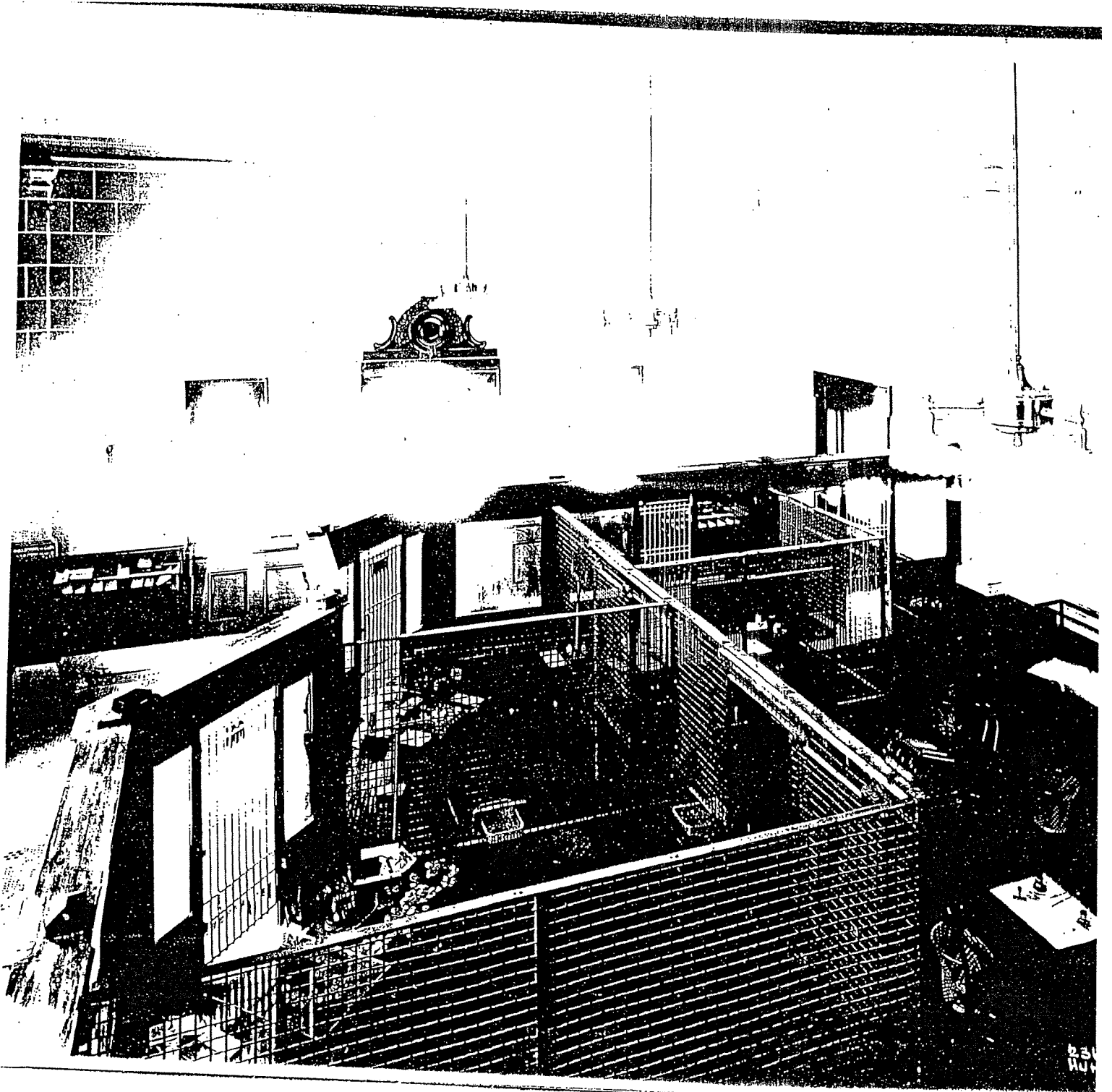


Back View



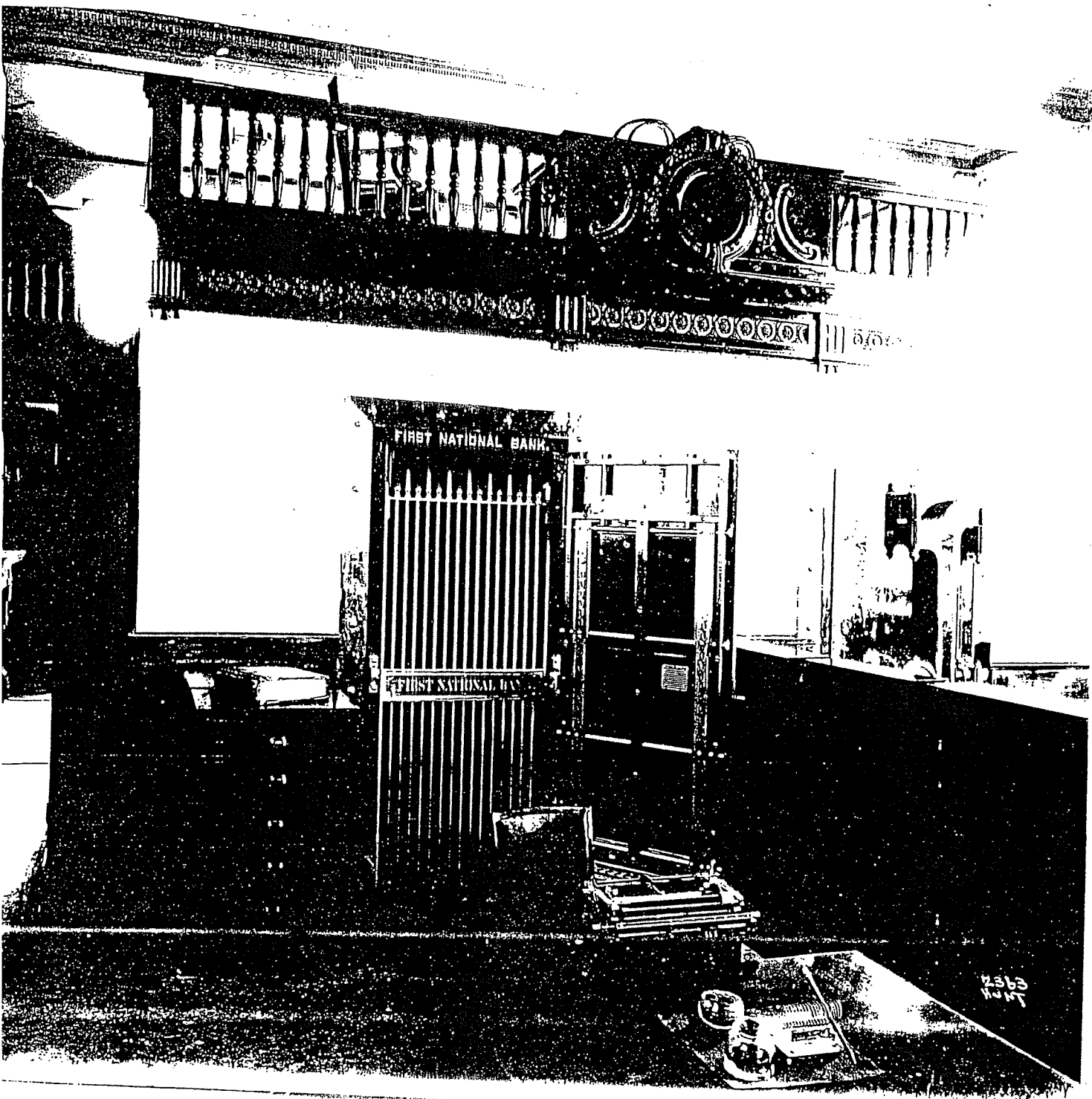
Teller Windows





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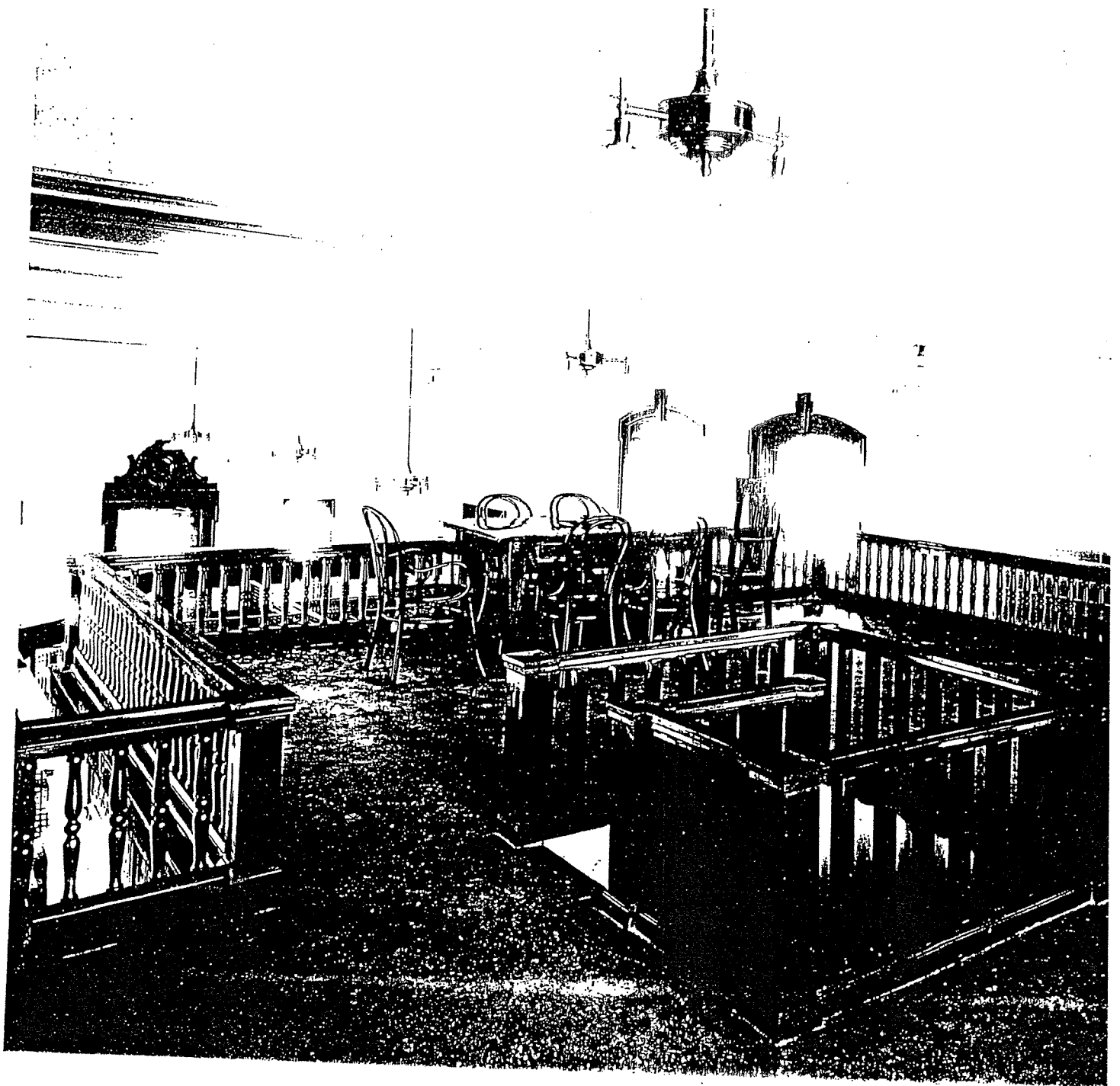
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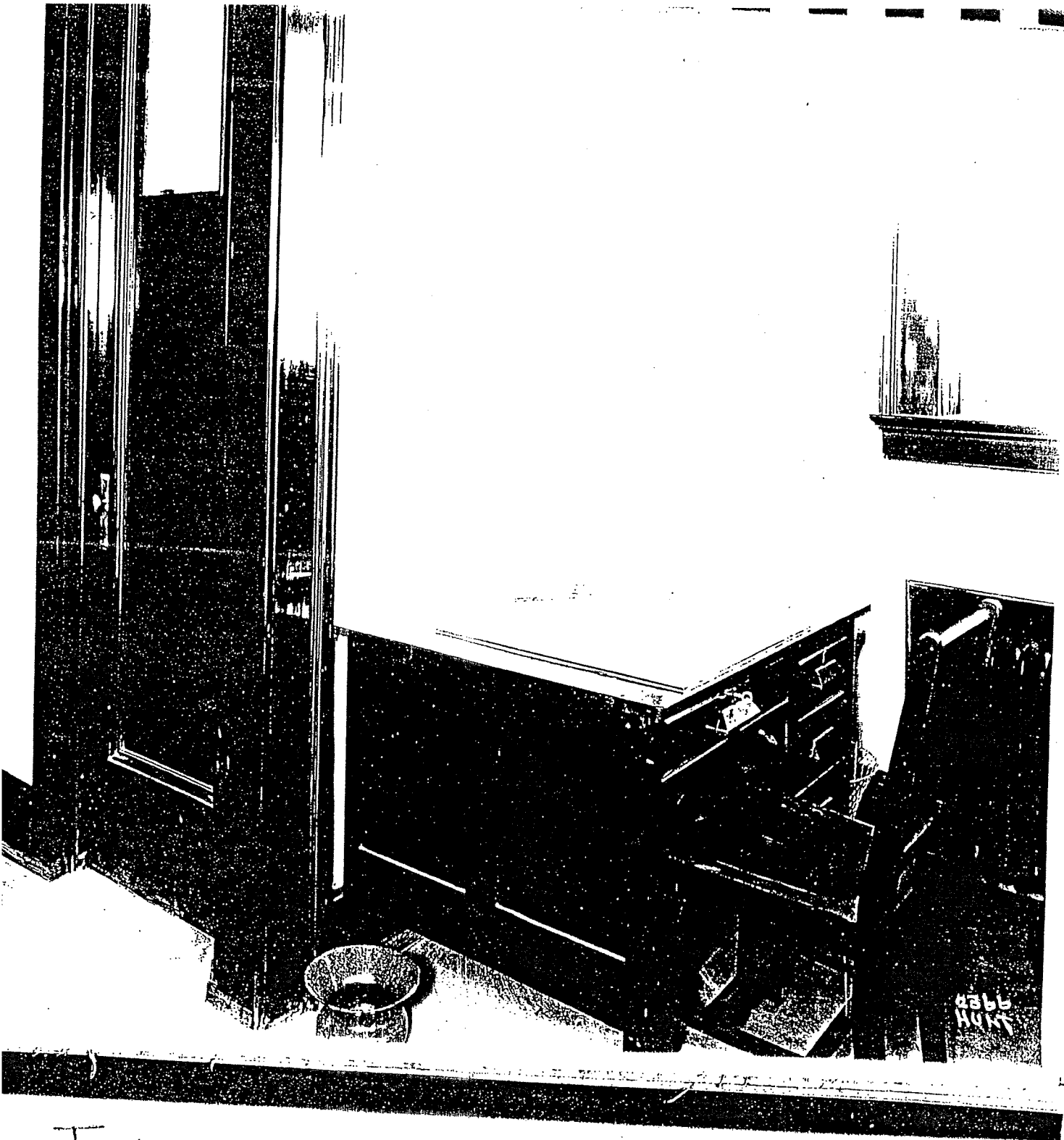
FIRST NATIONAL BANK

FIRST NATIONAL BANK

2563



Upstairs Area



4365
HUNT