

**Regular Passbook
Savings**



THE NORTHWESTERN BANK

CONDENSED RULES AND REGULATIONS FOR SAVINGS DEPARTMENT

1. Each depositor on opening an account agrees to be governed by all the rules and regulations of the Bank concerning deposits.

Deposits of one dollar and upwards will be received and shall be entered in pass book at the time deposit is made. Interest will be credited on the books of the Bank on the last day of each calendar quarter or such other dates as the Bank may determine, at such rate as may be established from time to time, on all sums which have remained on deposit for one or more months next previous to interest paying dates. If not withdrawn, it will be added to the principal and bear interest the same as other deposits.

2. Payments made to a minor, or on his order, of deposits made by or for him shall be binding on him.

3. A pass book will be given each depositor, in which all deposits will be entered. Money will be paid to the depositor personally, or to another person holding the depositor's written order, duly witnessed or power of attorney, duly authenticated. In either case the pass book must be presented in order that the payment may be entered therein; provided, however, that payments may be made without production of the pass book, if the depositor shall prove to the satisfaction of the Bank that his book has been lost, stolen or destroyed, and shall give the Bank a written discharge, with satisfactory indemnity against loss, for any payment made without the production of such book.

4. Withdrawals will, as a rule, be paid on demand; but the Bank specifically reserves the right to require thirty days' notice, in writing, of intention to withdraw a deposit, should it ever appear expedient to do so.

5. Notice of any change or addition to savings department Rules and Regulations shall be conspicuously posted in

028-6-060749

Dobson Women's Club

ACCOUNT NUMBER

SOCIAL SECURITY NO.

Rt. 2 Box 545

(ADDRESS)

CITY & STATE

Dobson, N.C.

ZIP

27017

SAVINGS ACCOUNT

WITH



The Northwestern Bank

Member Federal Deposit Insurance Corporation

THIS BOOK MUST BE PRESENTED WITH EVERY DEPOSIT AND WITHDRAWAL.
BOOK SHOULD BE PRESENTED AT LEAST ONCE A YEAR TO HAVE INTEREST ADDED

DATE	INTEREST OR INITIALS	WITHDRAWALS	DEPOSITS	BALANCE
July 18 '79	LBH		1200 00	1200 00
Sept 79	SW		13 12	1213 12
OCT 12 1979	Poc	150 00		1063 12
Dec. 1979	Int		1430	1077 42
March 1980	Int		14 19	1091 61
June 80	Int		1438	1105 99
Sept 80	Int		1473	1120 72
Dec. 80	Int.		1493	1135 65

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DATE	INTEREST OR INITIALS	WITHDRAWALS	DEPOSITS	BALANCE
March, 1981	Int.		1480	1150 45
June 1981	Int.		1576	1165 61
Sept 1981	Int.		1553	1181 14
OCT 12 1981	Int.		235	946 14
NOV - 9 1981	Int.	35 00		911 14
	Int.		12 75	923 89
	Int.		12 04	935 93
	Int.		12 33	948 26
Dec. 3-28-86				1044 43
April	Int.		452	
May	Int.		469	
June	Int.		456	1058 20
July	Int.		473	
Aug.	Int.		498	
Sept.	Int.		484	1072 15
Oct.	Int.		456	
Nov.	Int.		414	

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DATE	INTEREST OR INITIALS	WITHDRAWALS	DEPOSITS	BALANCE
Dec. Int.			490	108635
Jan. Int. 1987			462	
Feb. Int.			419	
Mar. Int.	4		466	109982
April Int.			453	
May Int.			470	
June Int.			457	111362
July Int.			474	
Aug. Int.			476	
Sept. Int.			462	112774
Oct. Int.			480	
Nov. Int.	5		466	
Dec. Int.			484	114204
Jan. Int. 1988			485	
Feb. Int.			455	
Mar. Int.			489	115633
Apr. Int.			475	

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ACCOUNT NUMBER

Dobson Women's Club

DATE

INTEREST
OR INITIALS

WITHDRAWALS

DEPOSITS

BALANCE

May Int.
June Int.

493

479

117080

6

7

the lobby of the Bank, and shall be binding on depositors after having remained so posted for five consecutive business days.

6. MODIFICATION OF RULES AND REGULATIONS BY GOVERNMENTAL AUTHORITY. These rules and regulations are subject to modifications in order to conform to any rules and regulations heretofore or hereafter promulgated by the Federal Reserve Board under authority of the Federal Reserve Act or United States Banking Act of 1933, and any and all amendments to either of said Acts hereafter made with respect to savings accounts, the rate of interest payable thereon, notices required for withdrawal, and any other terms, conditions, rules and regulations governing savings accounts.

The rate of interest payable hereunder is subject to change by the bank to such extent as may be necessary to comply with requirements of the Federal Reserve Board made from time to time pursuant to the Federal Reserve Act, or said Banking Act of 1933, and any and all amendments to either of said Acts.

Deposits up to \$40,000.00 for each
depositor guaranteed by

FEDERAL DEPOSIT INSURANCE CORPORATION

These Rules and Regulations will comply with requirements as adopted and Promulgated by the Federal Reserve Board