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State of Illinois)
Cook County,)ss.

TO THE AUDITOR OF PUBLIC ACCOUNTS:

We the undersigned,

William J. Watson, Albert M. Day and Gilbert B. Shaw, hereby make application for permission to organize a bank or banking association, under an act of the General Assembly of the State of Illinois, entitled "An Act Concerning Corporations with Banking Powers", approved June 16, 1887, as amended by ~~act~~ approved June 3, 1889, ratified by vote of the people at an election held November 4, 1890; and for the purpose of such organization we hereby state as follows, to-wit:

1. The name of such association is The American Trust and Savings Bank.
2. The business of said association is to be carried on in Chicago, County of Cook and state of Illinois, a city not exceeding _____ thousand population.
3. The capital stock shall be One Million thousand dollars.
4. The amount of each share is one hundred dollars.
5. The number of shares, Ten Thousand.
6. The duration of the association shall be Ninety-nine years.

William J. Watson (seal)

Albert M. Day (seal)

Gilbert B. Shaw (seal)

State of Illinois)
County of Cook)ss.

I, Frank W. Smith, a Notary Public in and for the county and State aforesaid, do hereby certify that on the twenty-third day of April A.D. 1899, personally appeared before me William J. Watson, Albert M. Day and Gilbert B. Shaw, to me personally known to be the same persons who executed the foregoing statement, and severally acknowledged that

they executed the same for the purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, the day and year above written.

(L.S.)

Frank W. Smith,

Notary Public.

Endorsed: "No. _____ Application for Permission to Organize
the The American Trust and Savings Bank. Located at Chicago, Ill.
Filed in Auditor's Office, and permit to organize issued April
24, 1889.

C. W. Pavey,

Auditor of Public Accounts.

S T A T E O F I L L I N O I S ,
AUDITOR'S OFFICE.

Springfield, April 24, 1889.

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETING;

WHEREAS, The persons hereinafter named have this day filed in the office of the Auditor of Public Accounts, duly signed and acknowledged according to law, an application for permission to organize a Bank or Banking Association, under the provisions of an Act of the General Assembly of the State of Illinois, entitled "An Act Concerning Corporations with Banking Powers", approved June 16, 1887, as amended by act approved June 3, 1889, ratified by vote of the people at an election held November 4, 1890,

NOW THEREFORE, I, C. W. Pavey, Auditor of Public Accounts of the State of Illinois, by virtue of the power vested in and the duties imposed upon me by the act aforesaid, do hereby authorize, empower and grant permission to William J. Watson, Albert M. Day and Gilbert B. Shaw the persons whose names are signed to the before mentioned application to organize a Bank or Banking Association, to be known as The American Trust and Savings Bank to be located at Chicago County of Cook and State of Illinois, with a capital stock of One Million thousand dollars, divided into Ten Thousand shares of one hundred dollars each.

The duration of said association to be Ninety-nine years.

(L.S.) IN TESTIMONY WHEREOF, I hereunto subscribe my name and
affix the seal of my office, the day and year first
above written.

C. W. Pavey.

Auditor Public Accounts.

STATE OF ILLINOIS)
)SS.
 County of Cook)

V. A. Watkins, Adolph Kraus, Franklin H. Head, O.D. Wetherell, Wm. Kent, E. L. Lobdell, C. T. Trego, N. W. Harris, G. B. Shaw, S. A. Maxwell, Ferd W. Peck and William Deering being severally duly sworn, each for himself, says that he is a director of the American Trust and Savings Bank, elected at a lawful meeting of its stockholders, held at Chicago, Illinois, on the sixteenth day of May, 1889.

The deponents further say, that as said Directors they have organized for the purpose of carrying on the business of said association, by the election of G. B. Shaw as President and have appointed the following officers, to-wit: J. R. Chapman, Assistant Cashier.

The deponents further say that the capital stock of said association is One Million (\$1,000,000.00) thousand dollars, and that all of said capital is actually paid in, in cash, and that no part thereof is in notes and pledges of any description; and that said capital is now in the hands of the proper officers of said association, as above set forth, and is to be used by them solely in the legitimate business of the association when the same shall be opened for banking.

Subscribed and sworn to by each deponent,
 the twenty-second day of July A.D. 1889,
 before me.

Wm. F. Bates.

(L.S.)

Notary Public

V.A. Watkins

O. D. Wetherell.

C. T. Trego.

Adolf Kraus.

Wm. Kent.

N. W. Harris,

Franklin H. Head.

E. L. Lobdell.

G. B. Shaw.

Endorsed: "AFFIDAVIT OF DIRECTORS" as to organization, Officers and Payment of Capital of the The American Trust and Savings Bank Located at Chicago, Ill, Received by Auditor July 23, 1889. Report of examinations made July 25, 1889. Certificate of Authority issued July 25, 1889:

C. W. Pavey.

Auditor of Public Accounts.

STATE OF ILLINOIS)
)SS.
 County of Cook,)

We, Edson Keith, Wm. J. Watson, Wm. Kent, Adolph Kraus
 S. A. Maxwell, V. A. Watkins, O. D. Wetherell, E. L. Lobdell, C. T. Trego,
 J. H. Pearson, Wm. Deening, F. W. Peck, N. W. Harris, F. H. Head &
 G. B. Shaw, the Directors of The American Trust and Savings Bank located
 at Chicago, Illinois, do each for himself solemnly swear that we will not
 knowingly violate any of the provisions of the act under which said as-
 sociation is organized, that we will cause to be kept suitable books of
 record of all transactions of said association; that we will furnish, or
 cause to be furnished the Auditor, duly authenticated lists of stockhol-
 ders, and copies of any other records the Auditor may require; and that
 we will cause to be furnished the Auditor full and complete reports from
 time to time as may be called for by him, and that we will faithfully
 discharge our respective duties as Directors to the best of our several
 abilities.

Edson Keith
 G.B.Shaw,
 Wm. J. Watson.
 E. L. Lobdell.
 J.H.Pearson.
 C.T.Trego.
 S.A.Maxwell.
 Frank W.Head.
 N.W.Harris.

Wm. Kent.
 O. D. Wetherell.
 Ferd W. Peck.
 Adolph Kraus.
 V.A.Watkins
 William Deering.

Subscribed and sworn to before me by the above named Edson
 Keith, G.B.Shaw, W.J.Watson, E.L.Lobdell, J.H.Pearson, C.T.Trego, S.A.
 Maxwell, Franklin H.Head, N.W.Harris, Wm.Kent, O.D.Wetherell, Ferd W.Peck,
 Adolph Kraus, V.A.Watkins and William Deering. this twenty-second day of
 July, A.D. 1889.

Wm. F. Bates.

Endorsed: "Oath of Directors" of the Notary Public
 The American Trust and Savings Bank Located
 at Chicago, Ill. Filed in Auditor's Office July 23, 1889.
 C.W.Pavey.
 Auditor of Public Accounts."

STATE OF ILLINOIS, AUDITOR OF PUBLIC ACCOUNTS.

Springfield, July 10, 1905.

I, J. S. McCullough, Auditor of Public Accounts of the State of Illinois, do hereby certify that the above and foregoing, consisting of five sheets, are true, full and correct copies of each and every document appertaining to the organization of The American Trust and Savings Bank, now on file in and forming a portion of the records of this office, and that said documents taken together constitute all the documents essential to the organization of a state bank or banking association under the laws of this state.

I further certify that on the 24th day of April, 1899, and continuously since that day the auditor of public accounts of the State of Illinois has been the official through whom the organization of state banks or banking associations have been brought about.

I further certify that said American Trust and Savings Bank does maintain and has maintained for a number of years a deposit with this office in compliance with the provisions of the laws of this state governing corporations with trust powers, and is authorized to accept and execute trusts in Illinois.

IN TESTIMONY WHEREOF, I hereunto subscribe my name and affix the seal of my office, the day and year first above written.

J. S. McCullough.

(Seal)

Auditor of Public Accounts



UNITED STATES OF AMERICA, }
STATE OF ILLINOIS, } ss.
Office of Secretary of State. }

I, James A. Rose, Secretary of State of the State of Illinois, hereby certify that J. S. McCullough, who signed the foregoing Certificate, was at the time of signing the same, Auditor of Public Accounts for State of Illinois, State of Illinois, duly commissioned and qualified to office with full power, by the laws of this State, to issue Certificates as aforesaid, that said Certificate is in due form of law, and by the proper officer, and that full faith and credit are due to his official attestations.

(seal)

IN WITNESS WHEREOF, I hereto set my hand and
affix the Great Seal of State, at the city
of Springfield, this 10th day of July,
A. D. 1905.

James A. Rose.

Secretary of State.

State of Idaho)
County of Ada,) ::SS.

This instrument was filed for record in the Recorder's Office of Ada County, aforesaid, on the 15th day of July, 1905, at 4 o'clock P M by The American Trust & Savings Bank.

W. L. Leuddy
Ex-Officio Recorder of Ada County

State of Idaho)
County of Ada) ::SS.

This is to certify that the foregoing is a correct copy as shown by the records and files of my office, of an instrument which was duly filed in the Recorder's office of said Ada County, on the 15th day of July, 1905, by The American Trust & Savings Bank, and I further certify that I am the legal custodian of the records of said Office and of said instrument so filed, of which the foregoing is a correct copy.

WITNESS, my hand and official seal this 15th day of July,
A. D. 1905.

W. L. Leuddy
Ex-Officio Recorder of said
Ada County.

STATE OF ILLINOIS,

AUDITOR'S OFFICE.

Springfield, July 25 1889 100

To all to Whom These Presents Shall Come--GREETING:

Whereas, Proper evidence has been filed in the office of the Auditor of Public Accounts, showing the organization of the American Trust and Savings Bank located at Chicago County of Cook and State of Illinois, under and in accordance with the provisions of "An Act Concerning Corporations with Banking Powers," approved June 16, 1887, as amended by act approved June 3, 1889, ratified by vote of the people at an election held November 4, 1890.

And, Whereas, It appears from the evidence furnished the Auditor as required by law, that the capital stock of said association, amounting to One Million ~~thousand~~ dollars, has been fully paid in, and is now in the custody of the proper officers of said association;

Now, Therefore, I, C. W. Ravey ~~L. S. Sullivan~~, Auditor of Public Accounts of the State of Illinois, by virtue of the power vested in me by the act aforesaid, do hereby authorize said American Trust and Savings Bank to commence business as a Bank or Banking Association, under the provisions of said act, for the purpose of discount and deposit, and to buy and sell exchange and to do a general banking business, excepting only issuing bills to circulate as money, and with power to loan money on personal and real security, and to accept and execute trusts.

In Testimony Whereof, I hereunto subscribe my name and affix the seal of my office, the day and year first above written.

L. S.

C. W. Ravey

Auditor Public Accounts.