

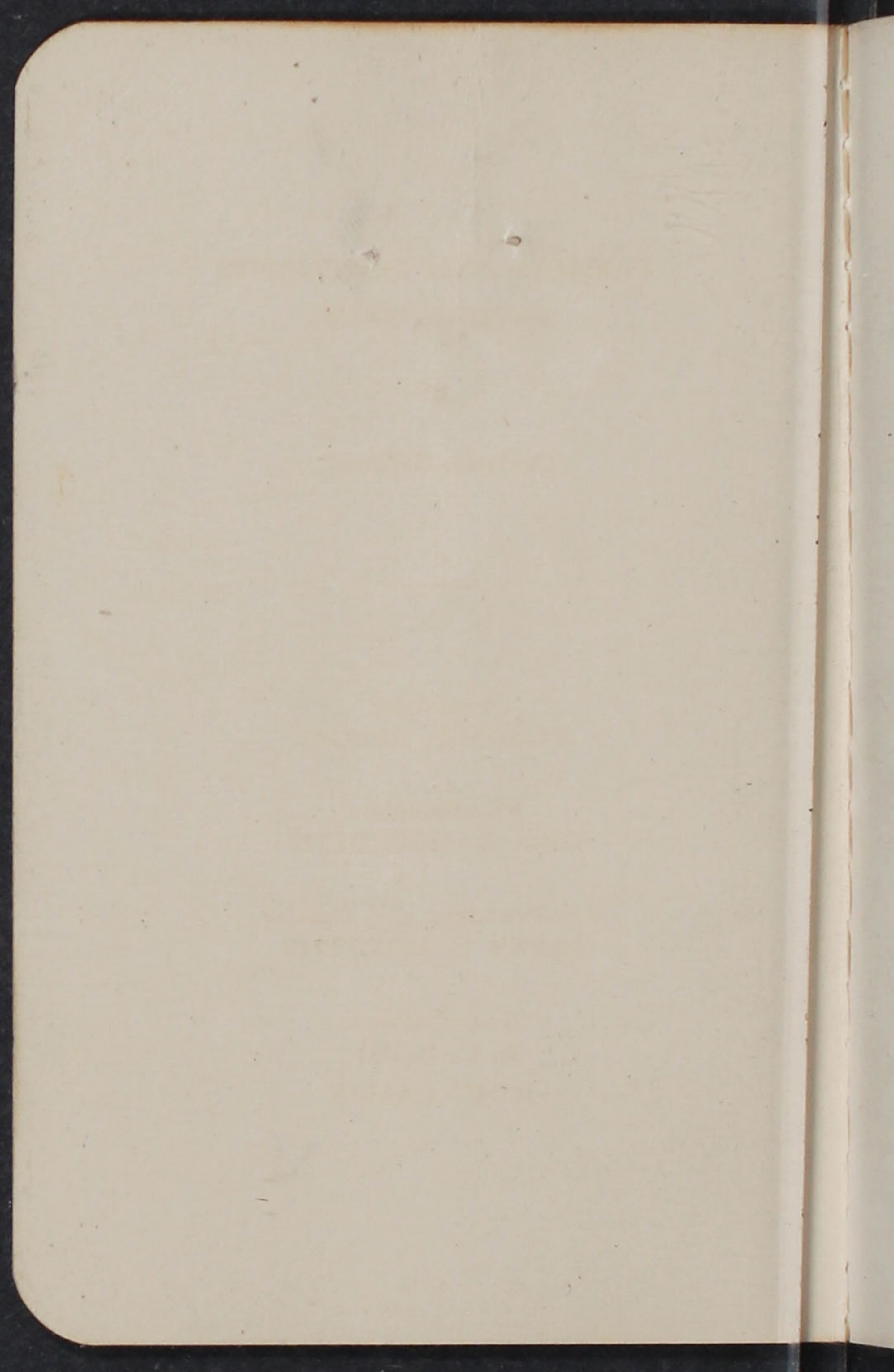
**SCHOOL SAVINGS
DEPARTMENT**

**FARMERS AND MERCHANTS
SAVINGS BANK**



**FRANKLIN & 13th STREETS
Oakland, California**

**This Book Must Be Presented When a
Deposit or Withdrawal Is Made.**



FARMERS AND MERCHANTS
SAVINGS BANK

of

Oakland, California

President

EDSON F. ADAMS

Vice-President

GEO. S. MEREDITH

Vice-President and Cashier

FRANK C. MARTENS

Asst. Cashiers

B. C. READ

JOHN CAMPE

FARMERS AND MERCHANTS

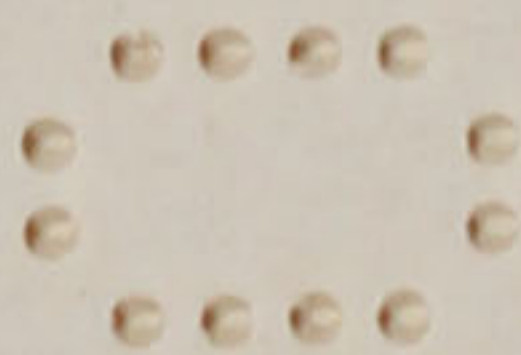
SAVINGS BANK

of

Delaware



INCORPORATED



President

JOHN CAMPBELL



Vice-President

WILLIAM R. BROWN



Cashier

FRANK C. BROWN

Attorney

B. C. BROWN

JOHN CAMPBELL

RULES AND REGULATIONS

SCHOOL SAVINGS DEPARTMENT

Farmers and Merchants Savings Bank

OAKLAND, CALIFORNIA

DEPOSITS

Deposits can be withdrawn only upon the signature of the person in whose name the account is opened.

Deposits are received at the School or at the School Savings window at the Bank.

WITHDRAWALS

Withdrawals may be made only at the Bank. All withdrawals must be accompanied by the Pass Book.

INTEREST

Interest will accrue on deposit from the first of the month following date of deposit.

No interest will be allowed on fractions of dollars, nor for fractions of months.

GENERAL REGULATIONS

Pass Book must be presented each time deposits or withdrawals are made.

School Savings deposits are governed by the by-laws of the Bank covering term deposits.

In case of loss of Pass Book, the School Savings department of the Bank should be notified at once.

Any deposit account having a balance of Five Dollars or less, upon which no deposits or drafts have been made for a period of nine years or more, except the addition of interest, shall from the date of the last deposit or withdrawal, be subject to an annual charge of fifty cents.

BALANCE FORWARD

FARMERS AND MERCHANTS SAVINGS BANK

No. S 21231

IN ACCT. WITH

Date	Withdrawals	Deposits	Balance
Bal. 4. 1. 28			28 30
4 21 28			28 40
5-17-28		25	28.40
Int. to Jan. 1. 1930		230	31.00
5-17-28	Error add 25		30.75
FEB 5 - 1930	3046		30.75

J. K. Donato

Yusiko Donato

Date

Withdrawals

Deposits

Balance

•••••

••

••

•

••••

••

•

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

•••••

BALANCE FORWARD

FARMERS AND MERCHANTS SAVINGS BANK

No. S 21231

IN ACCT. WITH

Table with columns: Date, Withdrawals, Deposits, Balance. The table contains multiple rows of entries, each consisting of small circles representing numerical digits.

J. K. Donato

Yusiko Donato

Date

Withdrawals

Deposits

Balance

[Punched holes in the ledger grid]

BALANCE FORWARD

FARMERS AND MERCHANTS SAVINGS BANK

No. S 21231

IN ACCT. WITH

Date	Withdrawals	Deposits	Balance	Date
			0000	
			00	
	00		0000	
00	00	00	0000	
00	00	00	0000	
00	00	00	0000	
			00	
00	00	00	0000	
00	00	00	0000	
00	00	00	0000	
			0000	
00	00	00	0000	
00	00	00	0000	
00	00	00	0000	
			0000	
00	00	00	0000	
00	00	00	0000	
00	00	00	0000	
			0000	
			0000	

PARENT'S SIGNATURE

19____ TO 19____ TERM

1ST QUARTER

2ND QUARTER

3RD QUARTER

4TH QUARTER

19____ TO 19____ TERM

1ST QUARTER

2ND QUARTER

3RD QUARTER

4TH QUARTER

PARENT'S SIGNATURE

19____ TO 19____

OF _____ TERM

1ST QUARTER

RETRAPD TBI

2ND QUARTER

RETRAPD QHR

3RD QUARTER

RETRAPD GHR

4TH QUARTER

RETRAPD NTA

19____ TO 19____

OF _____ TERM

1ST QUARTER

RETRAPD TBI

2ND QUARTER

RETRAPD QHR

3RD QUARTER

RETRAPD GHR

4TH QUARTER

RETRAPD NTA

PARENT'S SIGNATURE

19____ TO 19____

____ TERM

1ST QUARTER

2ND QUARTER

3RD QUARTER

4TH QUARTER

19____ TO 19____

____ TERM

1ST QUARTER

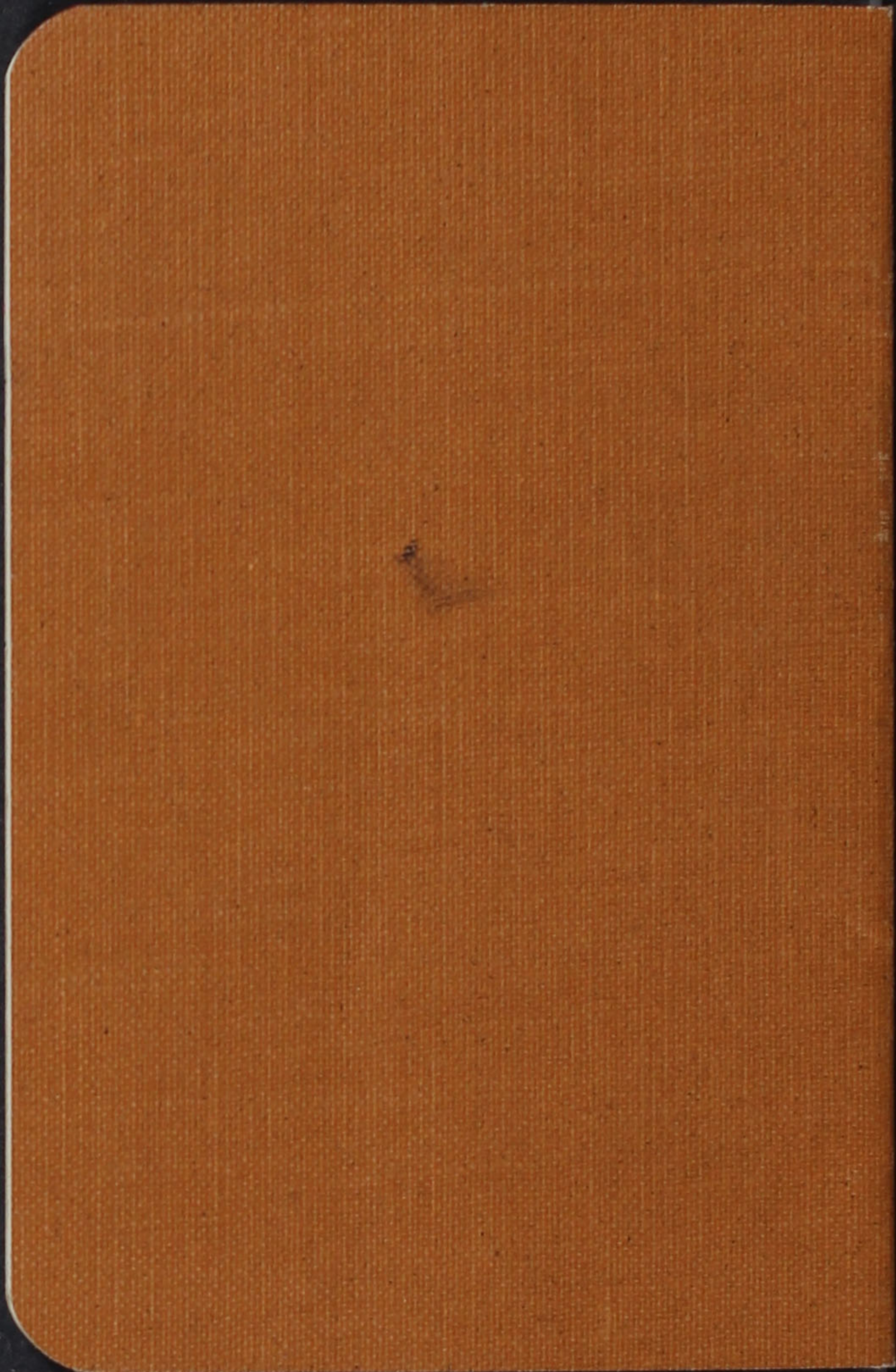
2ND QUARTER

3RD QUARTER

4TH QUARTER

ERM

ERM



56

SAVINGS ACCOUNT

PASS BOOK NO. 1706

Yuri's Donato

IN ACCOUNT WITH

Bank of Italy

AT

MELROSE BRANCH

OAKLAND, CAL.

HEAD OFFICE: SAN FRANCISCO

NOTICE

THIS BOOK IS NOT ASSIGNABLE

Right reserved by the Bank to require presentation of book before payment of money.

REMITTANCES FROM THE INTERIOR

To persons residing in the country, who desire to deposit money with the BANK OF ITALY, blank applications will be furnished, which the Depositor must fill out and sign in his own hand-writing. The application should accompany the first remittance, which may be sent through an express office or reliable banking house, but the bank will not be responsible for its safe delivery.

Deposits can be withdrawn by sending an order accompanied by the Pass Book.

PLEASE NOTIFY THE BANK OF ANY CHANGE OF ADDRESS.

AVVERTENZA

QUESTO LIBRETTO NON È CEDIBILE

La Banca si riserva il diritto di chiedere la presentazione del libretto prima di far pagamenti di denari.

RIMESSE DALL'INTERNO

A coloro che risiedono fuori di San Francisco e desiderano depositare denaro alla Banca d'Italia, verranno somministrati dalla Banca stessa, moduli speciali che il depositante dovrà riempire e firmare di propria mano. La domanda di deposito dovrebbe accompagnare la prima rimessa, che può essere inviata per mezzo di Express, di Vaglia Postali o di Checks di Banche e di buone Casse Commerciali. Però la Banca d'Italia non sarà responsabile della sicura consegna.

I depositi possono essere ritirati, per mezzo di un ordine accompagnato dal libretto.

FAVORITE NOTIFICARE ALLA BANCA QUALUNQUE CAMBIAMENTO DI INDIRIZZO.

Savings Deposits Are Exempt From Taxation



BRANCH



Bank of Italy

(BANCA D'ITALIA)

HEAD OFFICE: SAN FRANCISCO



SAVINGS DEPOSIT

Depositi di Risparmio sono liberi da Tasse

COVENANTS AND CONDITIONS GOVERNING SAVINGS DEPOSITS

Deposits will be received in sums of not less than One Dollar, reimbursable after demand from the first disposable funds.

The demands for reimbursement, if required, shall be registered and satisfied in their order of registration.

DIVIDENDS.

At the expiration of each term of six months, viz., on the last day of June and of December in each year, the Board of Directors shall ascertain the net profits realized during such term, and the same shall be disposed of and applied as follows:

1st. One-tenth part thereof shall be credited to the reserve fund.

2nd. To the formation of a surplus fund for the better security of the depositors.

3rd. To the payment of dividends to the depositors.

4th. To the payment of dividends to the stockholders.

Dividends to be paid on deposits shall be fixed semi-annually by the Board of Directors as of the 30th of June and the 31st of December. The amount of dividend apportioned upon each account shall be in proportion to the time during which the several amounts represented by such account shall have formed part of the funds of the Bank, except that deposits will not begin to draw dividends until one month after they are made and no dividend will be paid upon any moneys remaining on deposit less than three fiscal months. No dividend shall be apportioned or paid on fractions of dollars.

On money withdrawn during the first three months of any term, no dividend will be allowed from and inclusive of the first day of the term in which the money shall have been withdrawn.

On money on deposit on the first day of any term and withdrawn during the last three months thereof, only three months dividend shall be allowed thereon.

No dividend will be allowed or paid on closed accounts other than what may be allowed and paid at the time the account shall be closed.

Dividends not called for will be carried to the credit of the depositor and will, in all respects, be treated like the original deposit.

Deposits made on or before the TENTH day of January or July, shall draw interest from the FIRST day of said months respectively.

LOANS AND INVESTMENTS

The funds of the Savings Department of this Bank shall be employed as follows:

1st. In first mortgage loans on real estate not to exceed 60 per centum of the market value of the piece of real estate

taken as security. All buildings forming a part of mortgaged property shall be insured by the borrower and the policy assigned to the Bank.

2nd. In loans on bonds, securities or evidences of indebtedness, public or private, gold and silver bullion and States Mint Certificates of ascertained value, and evidence of debt issued by the United States, and on such other collateral securities approved by law, as provided in Sec. 61 of the Bank Act of California. No loans shall be made upon Promissory Notes, Bills of Exchange or other individual indebtedness.

3rd. Whenever there shall be on hand unemployed funds greater in amount than, in the opinion of the Board of Directors, is needed for the ordinary demands of the business, the Board of Directors may invest such proportion of such funds as it may deem advisable, in the purchase of bonds of the United States, the bonds of the States, Territories, Counties, Cities, Towns and School Districts in the United States, and such other bonds sanctioned by law.

The Board of Directors will use its best judgment in making loans or investments, within the limitations of the Bank Act of California, looking first and principally to security and secondly to profit.

The foregoing shows that every dollar deposited is secured to the Savings Depositor of this Bank in four different ways, viz.:

1st. By the mortgages and pledges on which loans are made.

2nd. By the investment in bonds sanctioned by law.

3rd. By the Reserve Fund, and

4th. By the Paid up Capital contributed by the stockholders.

It is thus impossible for a loss to occur to the depositors, and by prudent management of the Capital and Reserve Fund, which, of course, will be loaned out, as are the other moneys of the Bank, the depositors will enjoy the benefits of the very funds which go at the same time to form their security.

No. 1706

Seru Domoto
Guardian

for Yuriko Domoto

DATE

AMOUNT

Tel

7-13-20 Sixty five $\frac{12}{100}$ —

7-14-20 Two $\frac{100}{100}$ Coupons —

Nov 26 Twenty three —

Dividend 33 Dec. 31 '20 @ 4%

Oct. -15-20 4th Coups.

MAR - 4 1921 Twenty one $\frac{00}{100}$

JUN 21 1921 Seventeen

AUG - 2 1921 Ten

Dividend 34. June 30, '21 @ 4%

Dividend 35, Dec. 31, '21 @ 4%

Oct 15 Two $\frac{12}{100}$ —

Apr 29 Two $\frac{12}{100}$ —

JAN 31 '22 Twenty five —

Forward,

Deposit at Melrose Branch

Bank of Italy

HEAD OFFICE: SAN FRANCISCO

Teller

WITHDRAWN

DEPOSITED

BALANCE

65-

6712

23- 9012

103 9115

214 9329

21- 11429

17- 13129

10- 14129

208 14337

284 14621

212 14833

212 15045

25- 17545

No. 1706

Seru Domoto
Guardian

for Yuriko Domoto

DATE

AMOUNT

Teller

Bro't For'd

4/19 Two 12

Dividend 36, June 30, '22 @ 4%

JUL - 8 1922

APR 2 1923

Oct-19-22 Two

Div # 37 - Dec 31-22

Apr. 17 Div

Div # 38 June 30-23

Oct. 16 Div

Div # 39 Dec. 31-23

FEB 1 6 1924

4-15

Thity-one
Crump

Forward,

Deposit at Melrose Branch

Bank of Italy

HEAD OFFICE: SAN FRANCISCO

WITHDRAWN	DEPOSITED	BALANCE
		17545
	212	17757
	341	18098
	1650	19748
	87	22448
	213	22661
	395	23056
	212	23268
	434	2370 ✓
	212 ✓	23914
	475	24389
	31 -	27489
	212	27701

No. 1706

Seru Domoto
Guardian
for Yuriko Domoto

DATE

AMOUNT

Tell

Bro't For'd

Dividend 40, June 30, '24 @ 4%

7-28-24 *Expeller* 50
100

NOV 3 1924 Ten 00/100

Oct 15 Ledger

Dividend 41, Dec. 31, '24

AN - 5 1925

15
Fifteen 00/100

APR 25 1924

Apr 15 Ledger

Dividend 42, June 30, 1925

SEP 16 1925

Dep

3-30 day

Dividend 45, December 31, 1926
Out to date

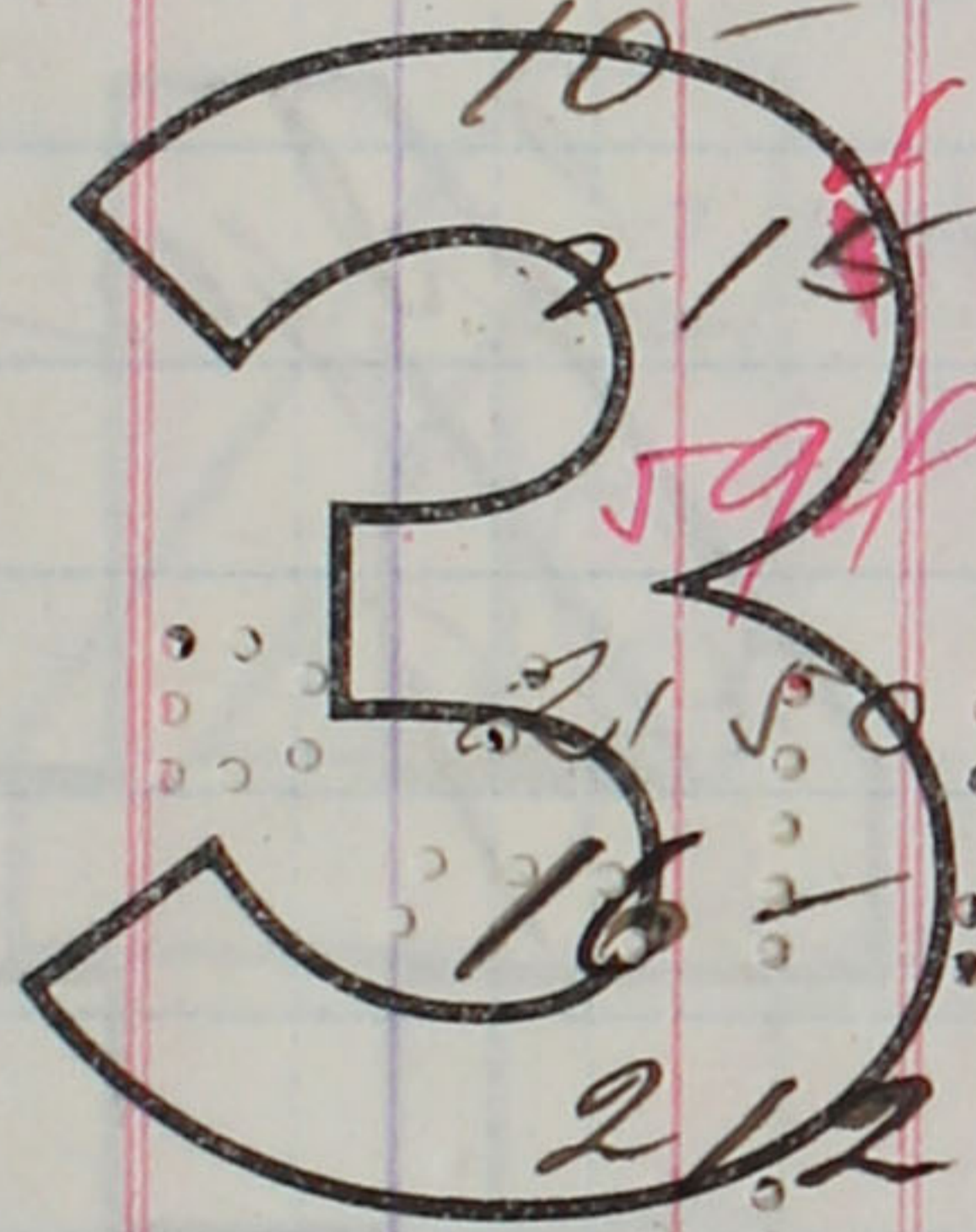
Forward,

Deposit at Melrose Branch

Bank of Italy

HEAD OFFICE: SAN FRANCISCO

Teile	WITHDRAWN	DEPOSITED	BALANCE
			27701
		528	28229
		1850	30079
		10-	31079
		215	31294
		598	31887
		2150	34037
		10-	35637
		212	35849
		684	36533
		20-	38533
		37-	42233
		1363	44596



No. 1706

Seru Domoto
Guardian
for Yuriko Domoto

DATE

AMOUNT

Teller

Bro't For'd

Oct 15/25

amt 15/25

Oct 16

Dividend 46, June 30, 1927

JUL 7 1927

Ledger
Pay

Oct 15

47

MAR 6 1928

MAR 30 1928

Apr 16 Ledger

Dividend 48, June 30, 1928

Forward,

Deposit at Melrose Branch

Bank of Italy

HEAD OFFICE: SAN FRANCISCO

WITHDRAWN	DEPOSITED	BALANCE
		445 96
	2 12	
	2 12	
	2 14	452 34
	2 12	454 46
	8 65	463 11
	5	468 11
	2 12	470 23
	9 37	479 60
	6	485 60
	20	505 60
	2 12	517 72
	10 11	527 83

No. 1706

Seru Domoto
Guardian

for Yuriko Domoto

DATE AMOUNT Teller

Bro't For'd

56 JUL 9 '28

Def Co

Out with Ledger w

Div. 49, Dec. 31, '28

JAN 23 '29

Def Co

Div. 51, Dec. 31, '29

56

J. J.

R. F.

JAN 1930

2-19-30

Def Co

Forward,

Deposit at Melrose Branch

Bank of Italy

HEAD OFFICE: SAN FRANCISCO

Teller

WITHDRAWN

DEPOSITED

BALANCE

52783

20-

54783

214

54997

1094

56091

40-

60091

1229

61320

1187

62507

212

62719

212

63931

25-

65431

65431

Closed

No. 1706

Seru Domoto
Guardian

for Yuriko Domoto

DATE

AMOUNT

Teller

Bro't For'd

6

Forward,

Deposit at Melrose Branch

Bank of Italy

HEAD OFFICE: SAN FRANCISCO

WITHDRAWN

DEPOSITED

BALANCE

6

No. 1706

Seru Domoto
Guardian

for Yuriko Domoto

DATE

AMOUNT

Teller

Bro't For'd

7

Forward,

Deposit at Melrose Branch

Bank of Italy

HEAD OFFICE: SAN FRANCISCO

WITHDRAWN

DEPOSITED

BALANCE



No. 1706

Seru Domoto
Guardian

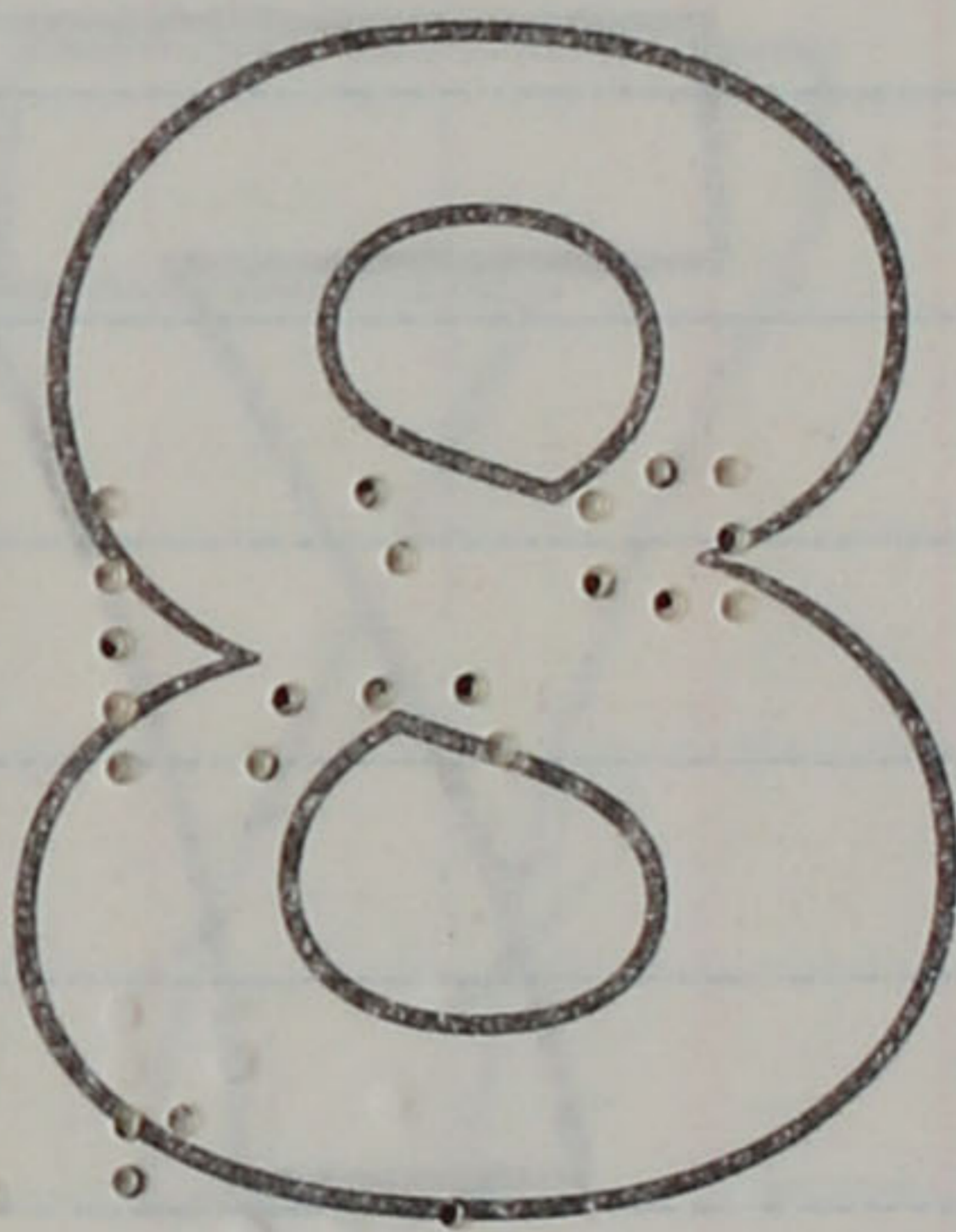
for Yuriko Domoto

DATE

AMOUNT

Teller

Bro't For'd



Forward,

Deposit at Melrose Branch

Bank of Italy

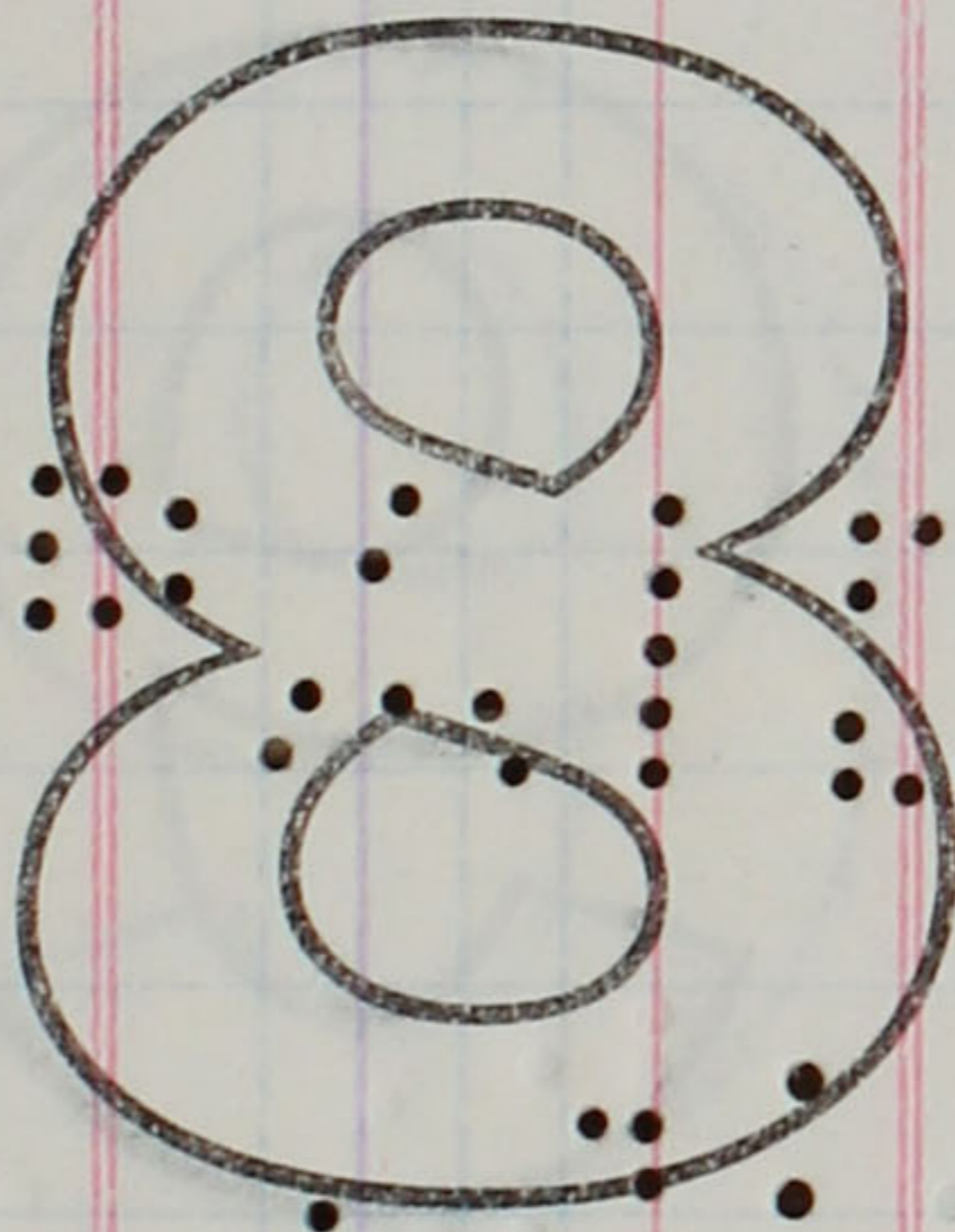
HEAD OFFICE: SAN FRANCISCO

Teller

WITHDRAWN

DEPOSITED

BALANCE



No. 1706

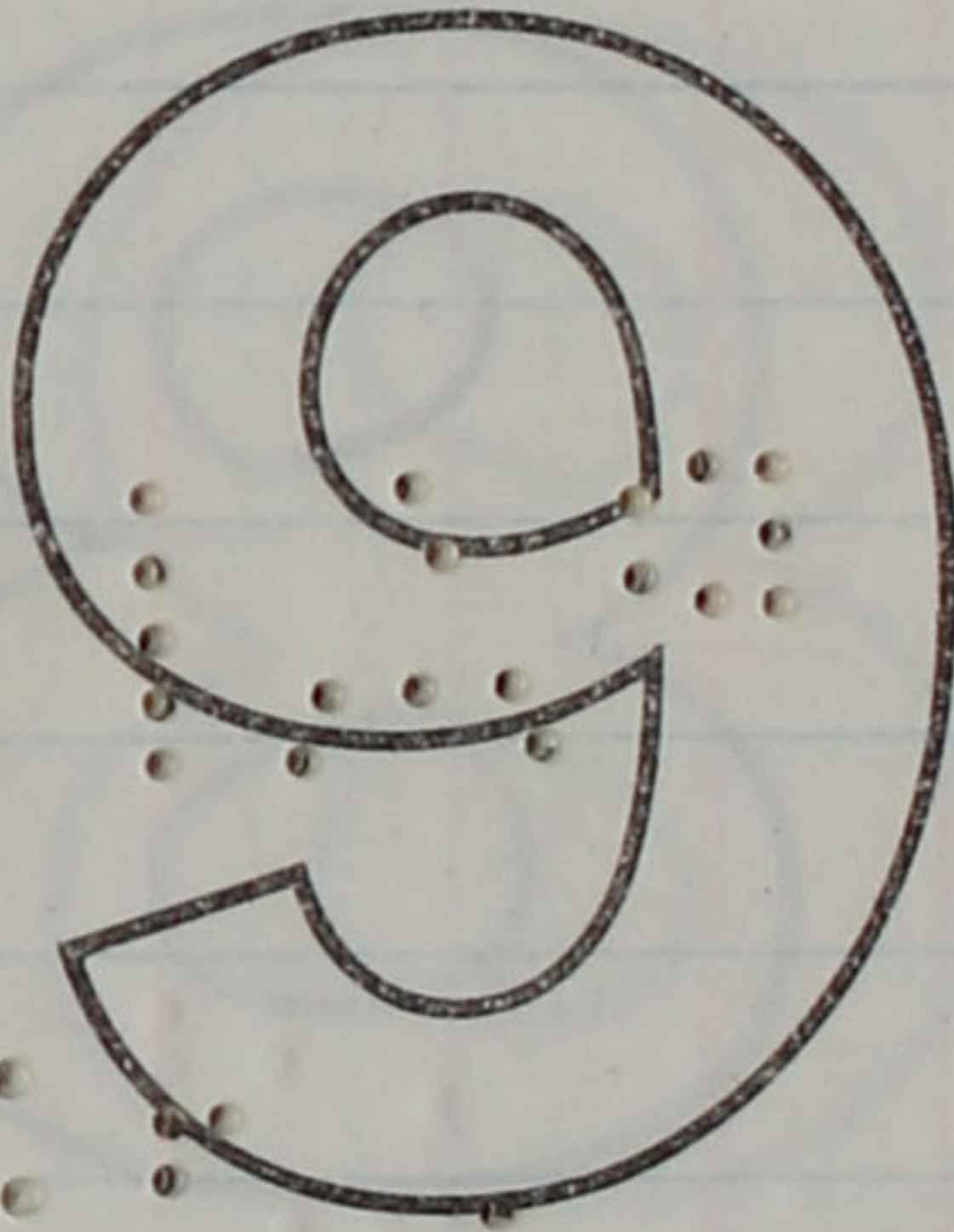
Seru Domoto
Guardian
for Yuriko Domoto

DATE

AMOUNT

Teller

Pro't For'd



Forward,

Deposit at Melrose Branch

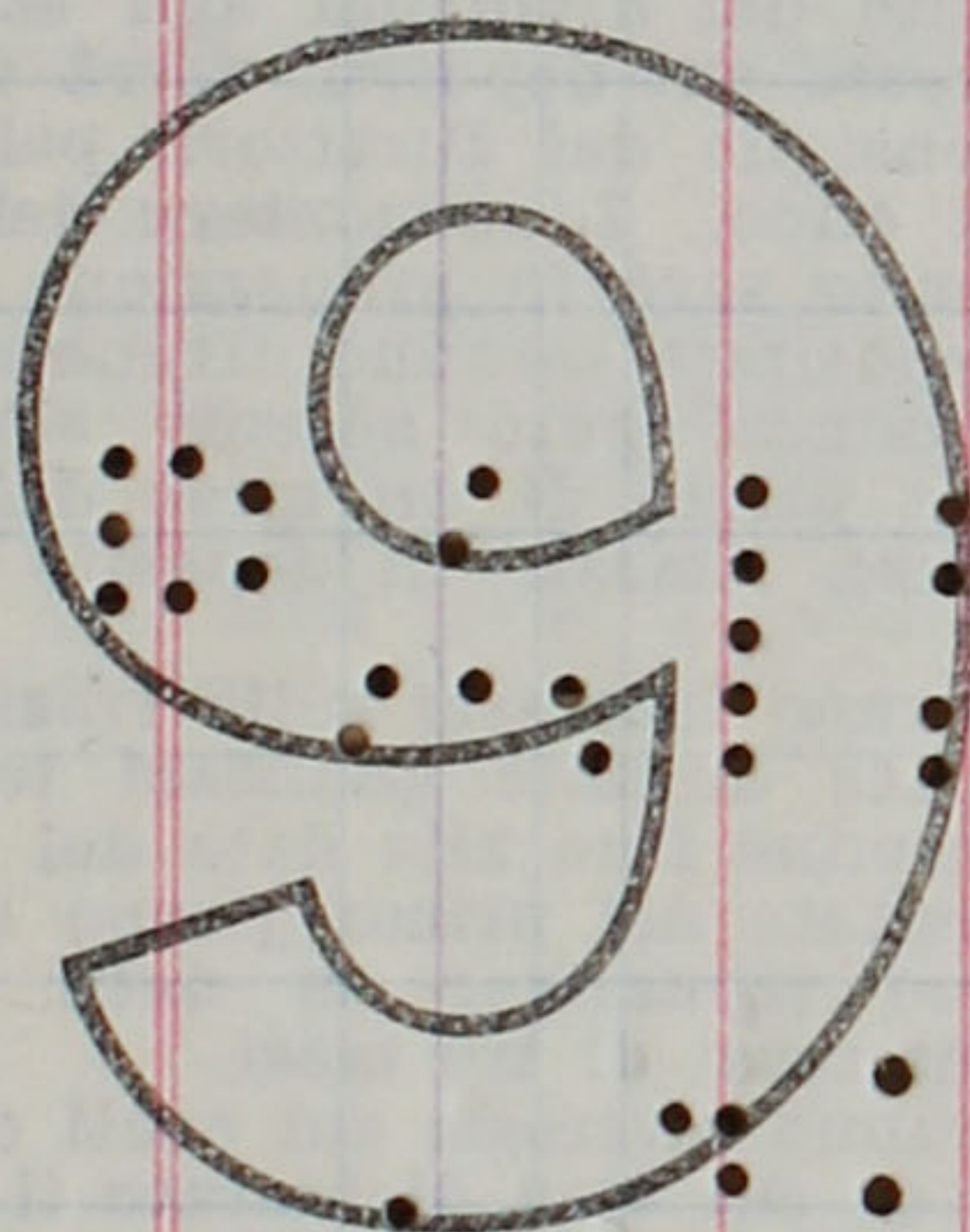
Bank of Italy

HEAD OFFICE: SAN FRANCISCO

WITHDRAWN

DEPOSITED

BALANCE



TERMINI E CONDIZIONI
che regolano i
DEPOSITI DI RISPARMIO

Non si riceveranno depositi al disotto di un dollaro e saranno rimborsabili dietro regolare domanda dai fondi disponibili.

Le domande di rimborso, se necessario, potranno essere registrate ed eseguite nell'ordine di registrazione.

DIVIDENDI.

Allo spirare di ogni semestre e precisamente all'ultimo giorno di Giugno e di Dicembre di ogni anno, il Consiglio dei Direttori si accerterà dell'ammontare dei profitti netti realizzati durante il semestre decorso, e gli stessi saranno suddivisi come segue:—

1. Un decimo sarà accreditato al fondo di riserva.
2. Alla formazione di un fondo di eccedenza attiva, per maggior sicurtà dei depositanti.
3. Al pagamento degli interessi ai depositanti.
4. Al pagamento dei dividendi agli azionisti.

La rata d'interesse sui depositi, verrà determinata semestralmente dal Consiglio dei Direttori, pel 30 Giugno e 31 Dicembre di ogni anno. L'ammontare dell'interesse ripartito su ogni deposito sarà in proporzione del tempo in cui le varie somme depositate saranno divenute parte integrante dei fondi della Banca, però nessun conto di risparmio percepirà interesse prima di un mese dalla data in cui è stato fatto e se non rimasto in deposito non meno di tre mesi fiscali.

Non si accorderanno interessi sulle frazioni di dollari, né sulle somme ritirate durante qualsiasi termine dal primo giorno di detto termine fino alla data del ritiro e nemmeno sulle somme depositate nel primo giorno di ogni termine e ritirate nell'ultimo trimestre; su detti depositi saranno concessi solo gl'interessi di tre mesi.

Non si accorderanno interessi sui conti chiusi prima dello spirare dell'epoca in cui vien dichiarato il dividendo; potrà però in detti casi essere determinata una rata speciale. Gl'interessi non ritirati, saranno aggiunti al capitale e considerati quindi come facenti parte del deposito originale.

I depositi fatti dal 1 al 10 di Gennaio o di Luglio, percepiranno gl'interessi dal 1 giorno di detti mesi.

PRESTITI ED INVESTIMENTI

I fondi del ramo Risparmio di questa Banca, saranno impiegati come segue:—

1. In prestiti su ipoteche di primo grado su proprietà immobiliari, da non eccedere il 60% del loro valore al prezzo corrente del mercato. Qualsiasi fabbricato facente parte di proprietà ipotecate, sarà assicurato contro gl'incendi dallo stesso proprietario, e la polizza verrà assegnata alla Banca.

2. In prestiti su obbligazioni sicurtá o evidenze di debiti, oro o argento in verghe, su Certificati della Zecca degli Stati Uniti, su titoli di debito degli Stati Uniti, e su qualsiasi altra garanzia approvata dalle leggi bancarie di California. Non si faranno prestiti su cambiali, su tratte e qualsiasi altro documento di natura personale.

3. Ogni qualvolta si avranno alla mano fondi che all'opinione del Consiglio dei Direttori saranno ritenuti maggiori di quelli richiesti per l'esercizio normale degli affari, una porzione di detti fondi potrà essere investita nell'acquisto di obbligazioni del Governo, di Stati, Territori, Contee e Città degli Stati Uniti ed in qualsiasi altre obbligazioni approvate dalle leggi bancarie.

Il Consiglio dei Direttori userá tutta la propria abilitá e circospezione nel concedere prestiti o nel fare investimenti entro i limiti delle leggi bancarie della California, mirando precipuamente alla sicurezza e secondariamente al profitto.

Ogni dollaro depositato in questa Banca vien garantito nelle quattro seguenti maniere:—

1. Dalle ipoteche e sicurtá in cui il denaro vien prestato.
2. Dalle obbligazioni e da altri investimenti fatti come alle leggi bancarie.
3. Dal fondo di riserva, e.
4. Dal Capitale pagato dagli azionisti.

E' quindi impossibile che il depositante incorra in una perdita, e con una amministrazione prudente del Capitale e del fondo di riserva, che naturalmente verranno usati a fare prestiti in unione agli altri fondi disponibili, i depositanti godranno dei benefici degli stessi fondi che vanno a formare la loro garanzia.

AGREEMENT

The following is a copy of the agreement which each depositor signs on making the first deposit:

This deposit is made, and all future deposits shall be made, by the undersigned and accepted by the BANK OF ITALY, a corporation organized under the laws of the State of California, subject to the following conditions:

The undersigned agree... to be and shall be governed in all respects with regard to all such deposits and dividends thereon by the By-Laws of said Corporation and the covenants and conditions added thereto, now in effect, or as the same may be amended hereafter; and further agree... that all such deposits and dividends thereon shall be withdrawn only as provided in such By-Laws and covenants and conditions, and upon presentation of the Pass-book; the Directors of said Corporation to have the power at all times to provide for expenses of the Corporation and for the fulfillment of its contracts for loans and for payment of demand indebtedness, if any there may be.

.....
Depositor's Signature.

ACCORDO

Nel fare questo deposito ed ogni eventuale deposito che in futuro sarà fatto colla Banca d'Italia, organizzata come Ente morale a norma delle leggi dello Stato di California

e da questa accettato, I..... sottoscritt..... accetta le seguenti norme:

Che tutti i depositi fatti in detta banca sono soggetti alle condizioni stabilite da regolamenti statutuari e dai termini convenuti da detta corporazione attualmente in effetto ed eventualmente effettuabile nel futuro, tanto per quanto concerne i depositi quanto per i relativi dividendi che tali depositi e dividendi potranno essere ritirati solamente nella maniera stabilita dai detti Statuti; terminando e condizioni e dietro presentazione del relativo libretto che i Direttori di detta Corporazione abbiano perpetuo ed incondizionale facoltà di provvedere alle spese dell'esercizio della medesima e di attenersi ad ogni norma stabilita contrattualmente sia per prestiti, sia per l'esazione di effetti pagabili a vista, se ne esistono.

.....
Firma del depositante.

BRANCH BANKING

The Bank of Italy operates branches in most of the important cities in California and conducts the business of all branches as one whole under what is known as the Branch Banking System.

Under this system every locality where a branch is located receives service which only a very large bank can give; under the ordinary system large banks can be operated only in the large centers of population.

Because of the size of its capital and surplus and the wide field for making loans, the Bank of Italy, by virtue of the Branch Banking System, can handle ALL good loans in a small place as well as in a large one, and can always afford to reject poor loans.

In conducting business under this system all of our depositors are given the protection of our entire aggregate of most carefully selected loans and investments.

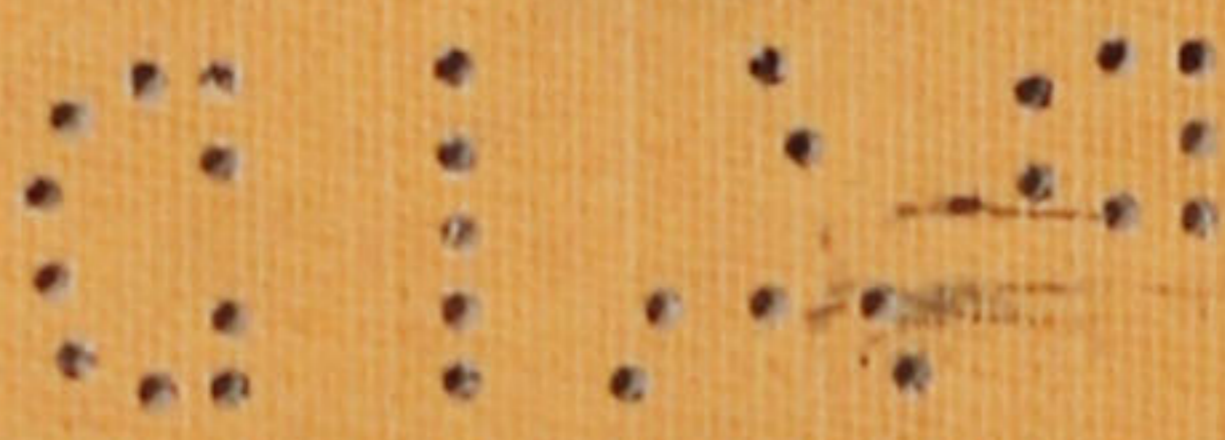
OPERAZIONI BANCARIE DELLE SUCCURSALI

La Banca d'Italia ha iniziato in California il sistema delle succursali bancarie e conduce in tutti i principali centri della California una serie di succursali i cui affari sono transatti sotto un unico sistema.

Il merito principale di questo sistema è quello di rendere accessibile ai centri di minore importanza un servizio finanziario che sotto il sistema ordinario sarebbe possibile solamente nei centri di grande popolazione.

La Banca d'Italia, grazie al suo grande capitale e fondo di riserva, e grazie al vasto territorio, cui così ha esteso le sue operazioni, è in grado di negoziare qualunque territorio prestito così in una piccola, come in una grande località e nello stesso tempo può facilmente rifiutare i prestiti meno desiderabili.

I depositi dei nostri clienti sono così più largamente protetti sotto questo sistema che permette una accurata scelta nei prestiti e negli investimenti dei fondi della Banca.



01732

Zuriko

WINDOW NO.

Bank of Italy

NATIONAL TRUST & ASSOCIATION
SAVINGS



01732

56

SAVINGS ACCOUNT

WITH

Bank of Italy

NATIONAL TRUST & SAVINGS ASSOCIATION

AT

MELROSE BRANCH

OAKLAND, CAL.

CAPITAL	30 MILLION DOLLARS
SURPLUS & PROFITS	30 MILLION DOLLARS
RESOURCES	600 MILLION DOLLARS

Make Your Will

This Savings Account is proof that you are wise and provident.

But have you made proper provision for the disposition of your money and your other property after you have gone?

The prudent thing to do is to make your Will TODAY, naming the Bank of Italy National Trust and Savings Association your Executor.

The knowledge that your wishes will be faithfully obeyed by this responsible, impartial and enduring Bank will be a source of happiness and comfort to you.

Our Trust Department Service is always at your command.

MAKE YOUR WILL TODAY!

Your Investments

Are you taking full advantage of the service offered by this Bank in the matter of your investments?

Beware of the hundreds of investment pitfalls that now confront the man or woman who has surplus funds.

Big dividends and absolute safety seldom travel together.

The benefit of our experience and advice may be had without obligation or expense.

Let our Bond Department advise you.

Banking by Mail

Accounts may be opened and transactions carried on by mail. Funds may be remitted in the form of checks, Bank drafts, Post Office or Express Company money orders, Treasurer's warrants, coin or currency. Coin should be sent by express, currency by express or registered mail. We have blanks for this purpose, which will be furnished upon request, giving full directions as to how this may be done.

Money may be withdrawn by mail by forwarding pass-book with directions as to how and where to send the amount desired. Call or write for booklet "Banking by Mail."

NOTICE

THIS BANK RESERVES THE RIGHT TO REQUIRE THE PRESENTATION OF THIS BOOK BEFORE MAKING PAYMENT FROM THE ACCOUNT.

Notice must be immediately given the bank of the loss or destruction of this pass book.

No transfer of the account or of this pass book shall be valid until actually made on the books of the bank.

In making this deposit, the depositor hereby consents to the foregoing conditions.

This book does not necessarily indicate the correct balance in this account. Deposits may have been made or items charged without entry herein.

In receiving checks, drafts, notes, coupons or other paper for deposit, credit, or collection, the liability of this bank shall be governed by the provisions of Section 16c of the California Bank Act.

PLEASE NOTIFY THE BANK IMMEDIATELY OF ANY CHANGE IN YOUR ADDRESS.

A charge of 50c will be made against savings accounts closed within thirty days from date of opening to cover cost of pass book, other stationery and labor.

SVGS. ACCT. NO.

01732

2. K. Domoto Suard.
for Yunko Domoto

DATE

TELLER

2-19-30

Dep - [Signature]

MAR 24 '30

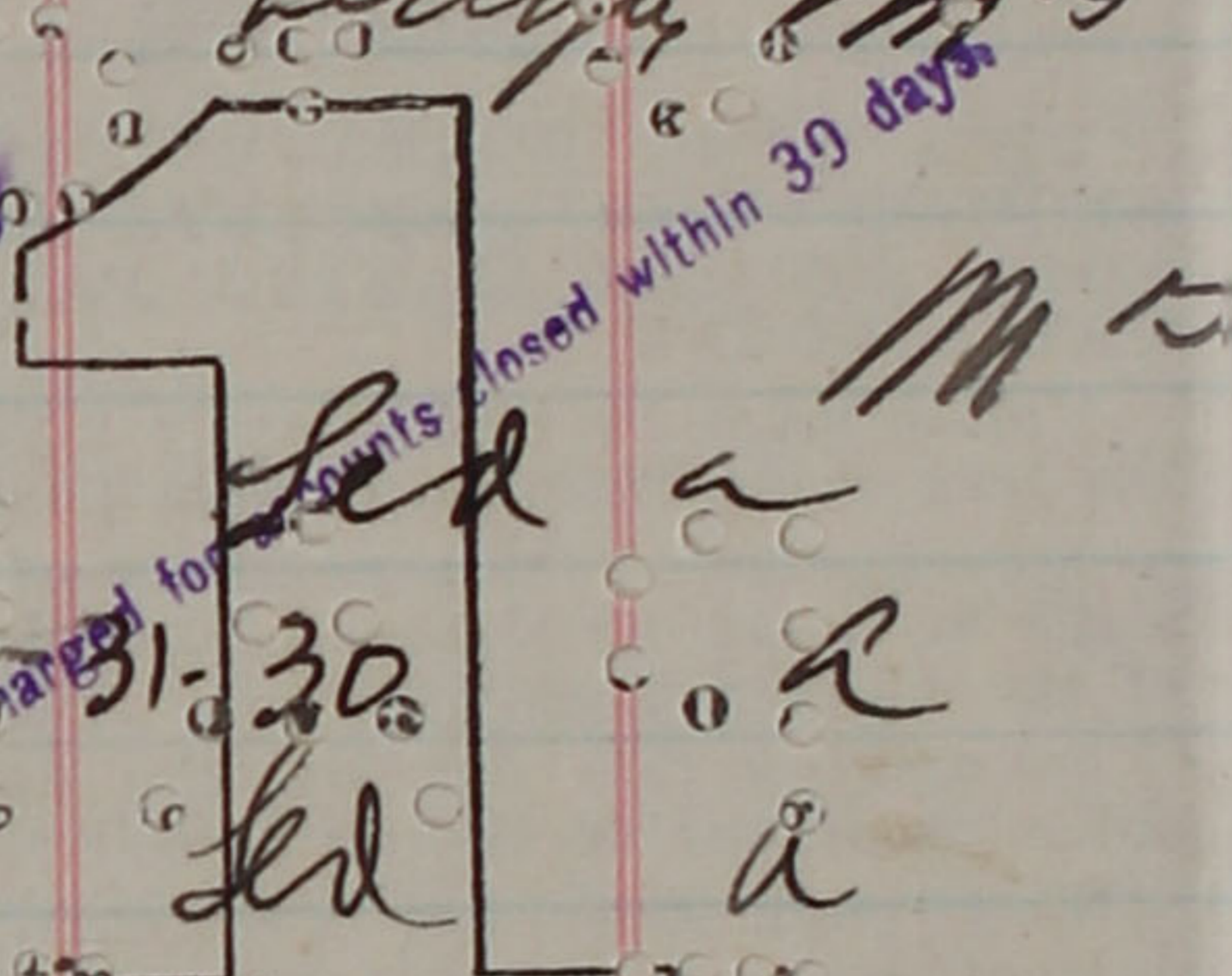
[Signature]

4-15-30

Tellyu [Signature]

Div. 52, June 30, '30

JUL 10 '30



10-28-30

[Signature]

Div 53. 31-30

[Signature]

H-15-31

Led

[Signature]

Div 54-6-30-31

[Signature]

10-15-31

Led

[Signature]

Div 55-11-31-31

[Signature]

4-15-32

Led

[Signature]

Div 56. 6-30-32

10-17-32
S 141 75M 3-27

Forward,
Led

[Signature]

MELROSE BRANCH

Bank of Italy

NATIONAL TRUST & SAVINGS ASSOCIATION

WITHDRAWN

DEPOSITED

BALANCE

65434

65434

3096

68527

212

68739

1339

70078

3750

73828

214

74042

1477

75519

212

75731

1511

77242

212

77454

1545

78999

212

79211

1479

80690

-214

80904

SVGS. ACCT. NO. 01732

2. K. Tomoto Sward.
for Yuriko Tomoto

DATE

TELLER

Bro & For'd

DEC 28 1932

~~10-16-34~~

nd

Final

To Date

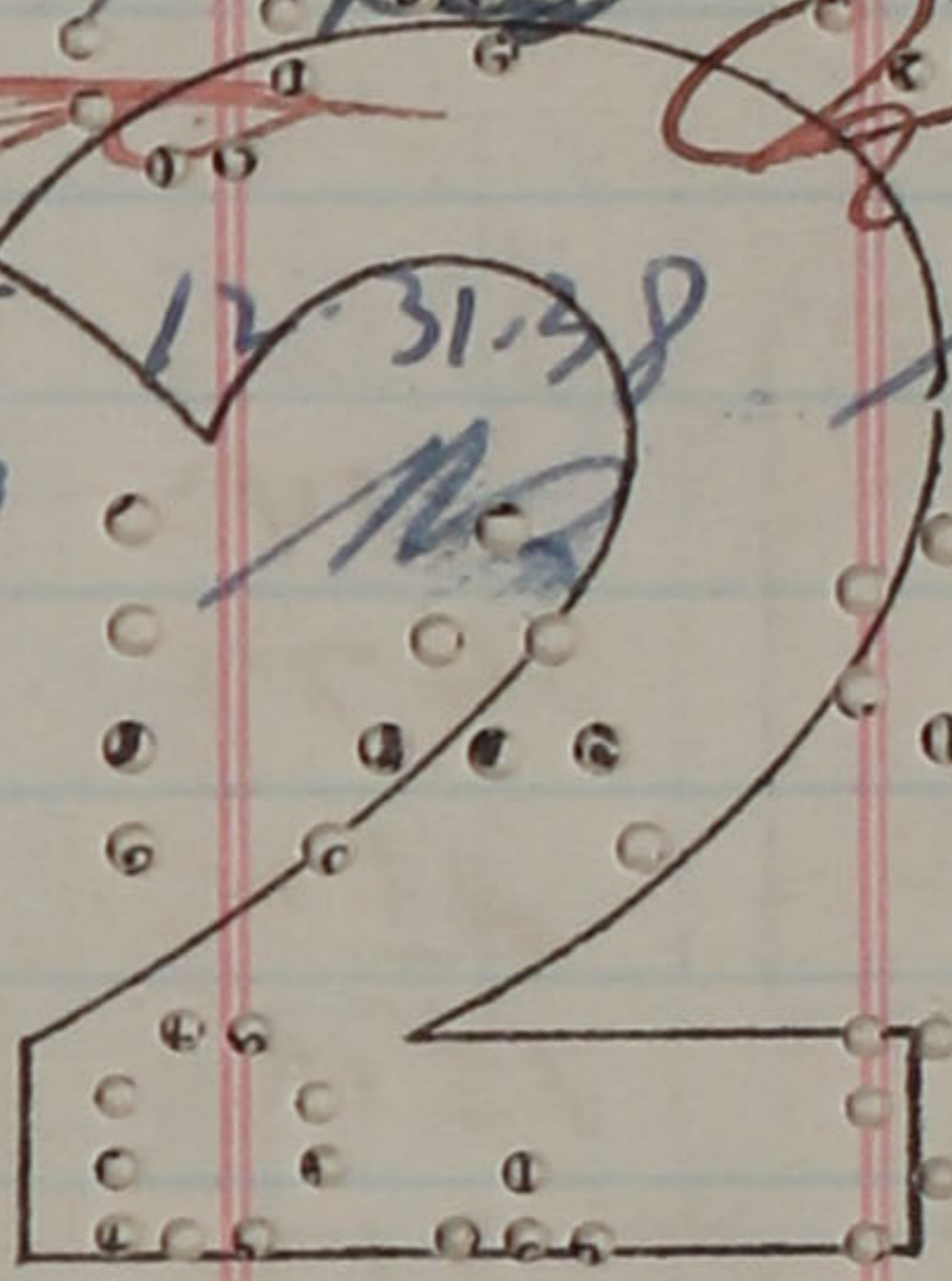
~~Int to~~

12-31-38

MO

3-9-39

MO



Forward,

MELROSE BRANCH

Bank of Italy

NATIONAL TRUST & SAVINGS ASSOCIATION

WITHDRAWN

DEPOSITED

BALANCE

500 --

1000 --

809 04

309 04

409 04

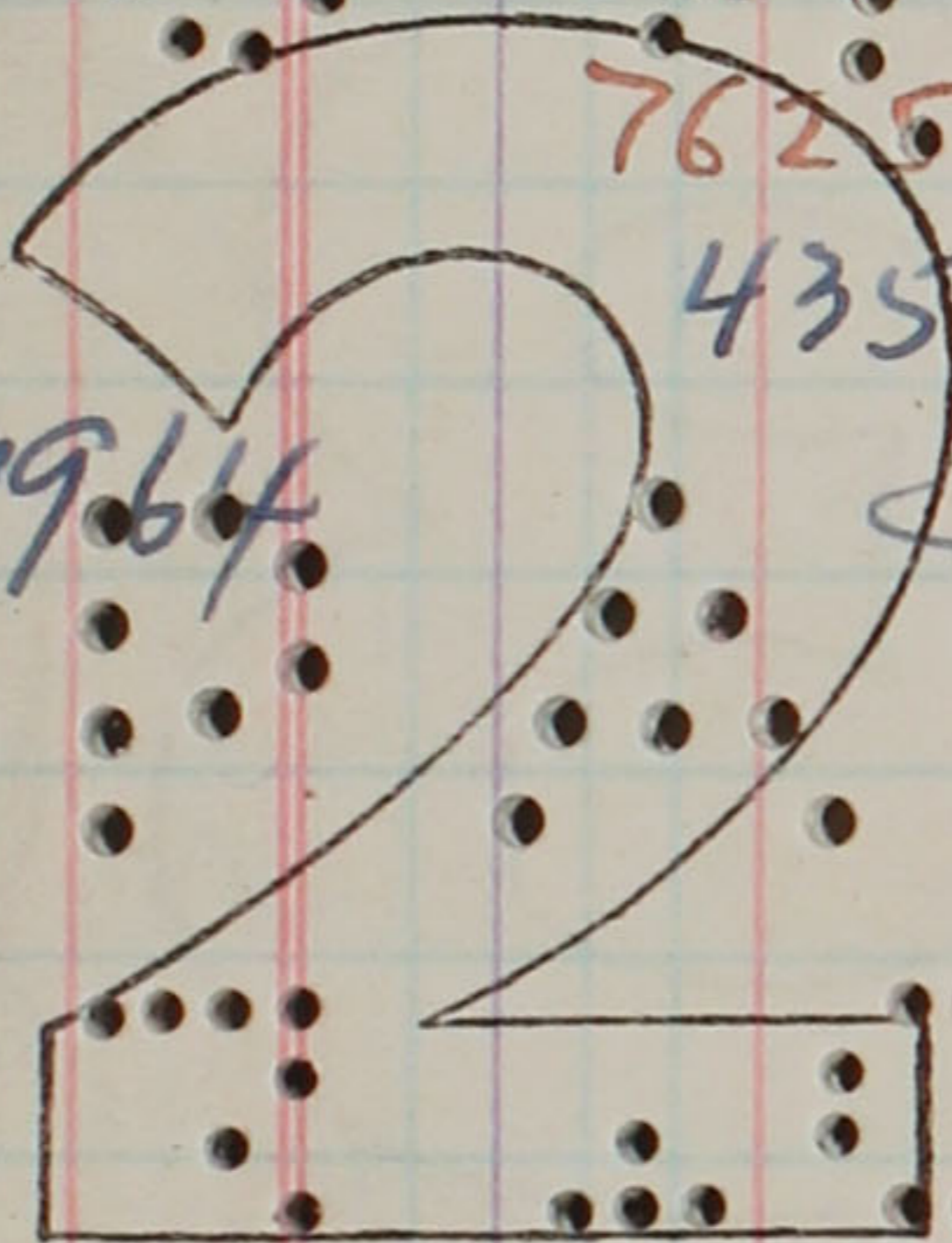
762 50

4852 90

435

4896 40

48964



SVGS. ACCT. NO. 01732

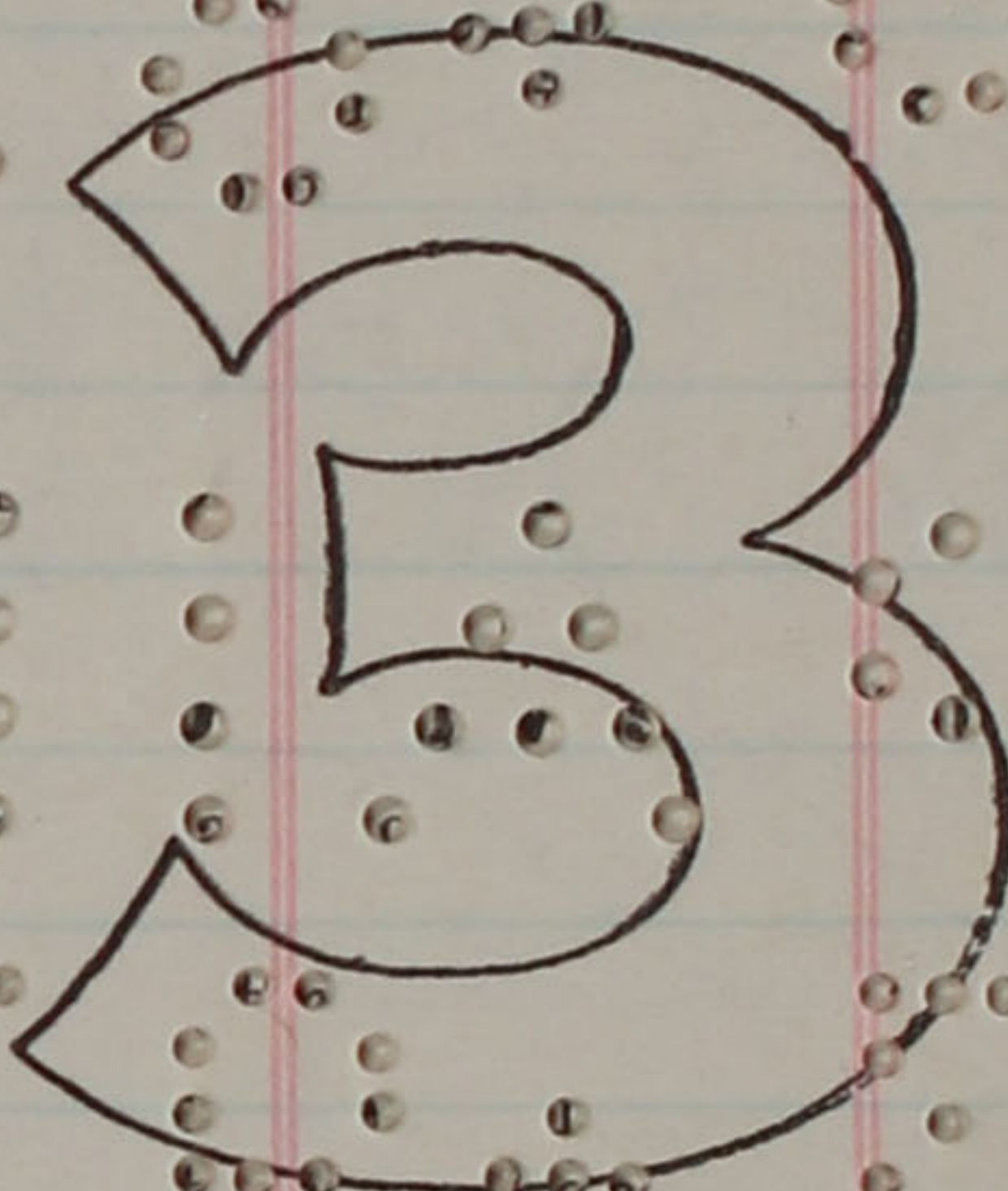
J. K. Somoto Suard.

for Yuriko Somoto

DATE

TELLER

Erst For'd



Forward.

MELROSE BRANCH

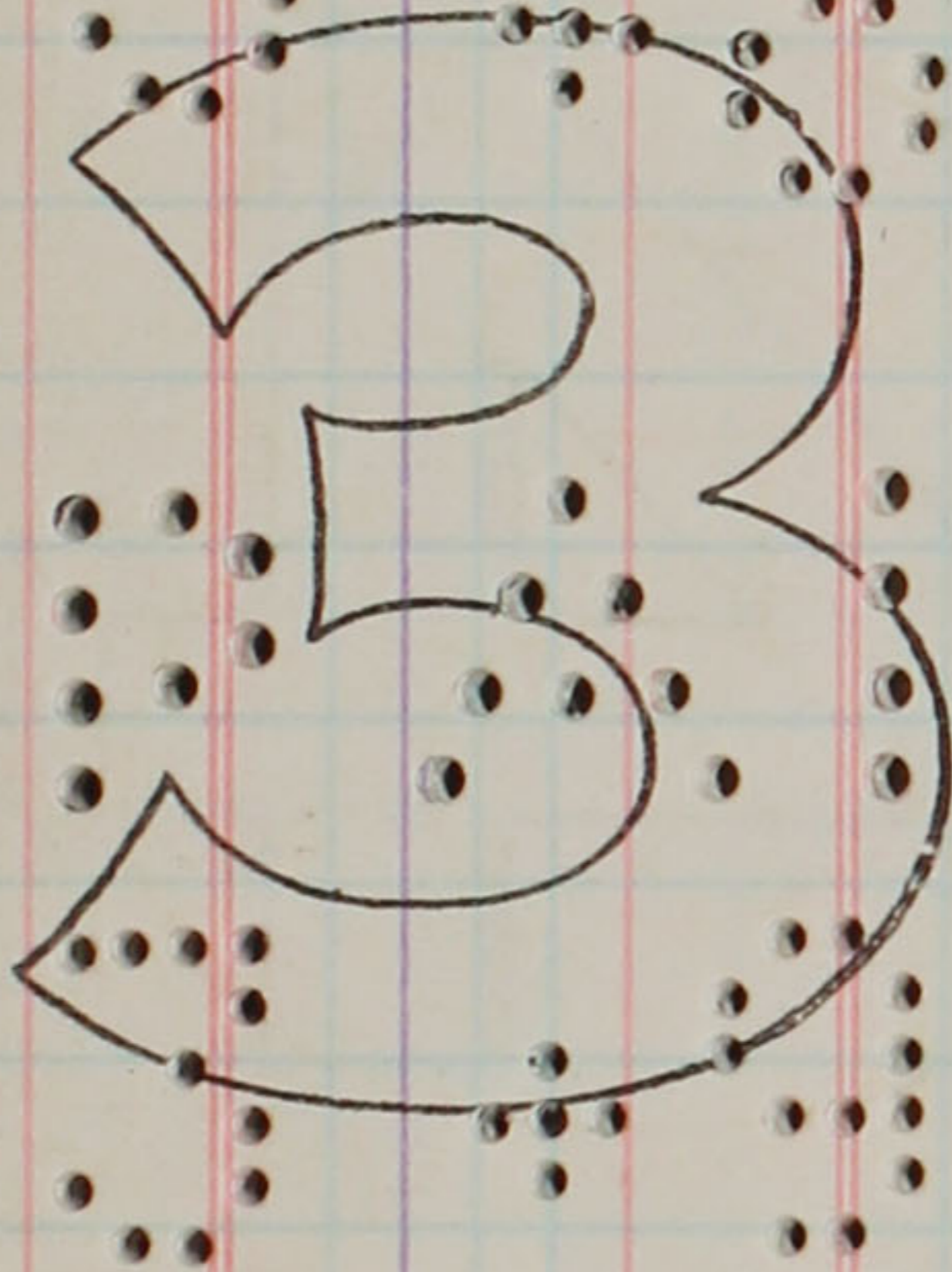
Bank of Italy

NATIONAL TRUST & SAVINGS ASSOCIATION

WITHDRAWN

DEPOSITED

BALANCE



SVGS. ACCT. NO. 01732

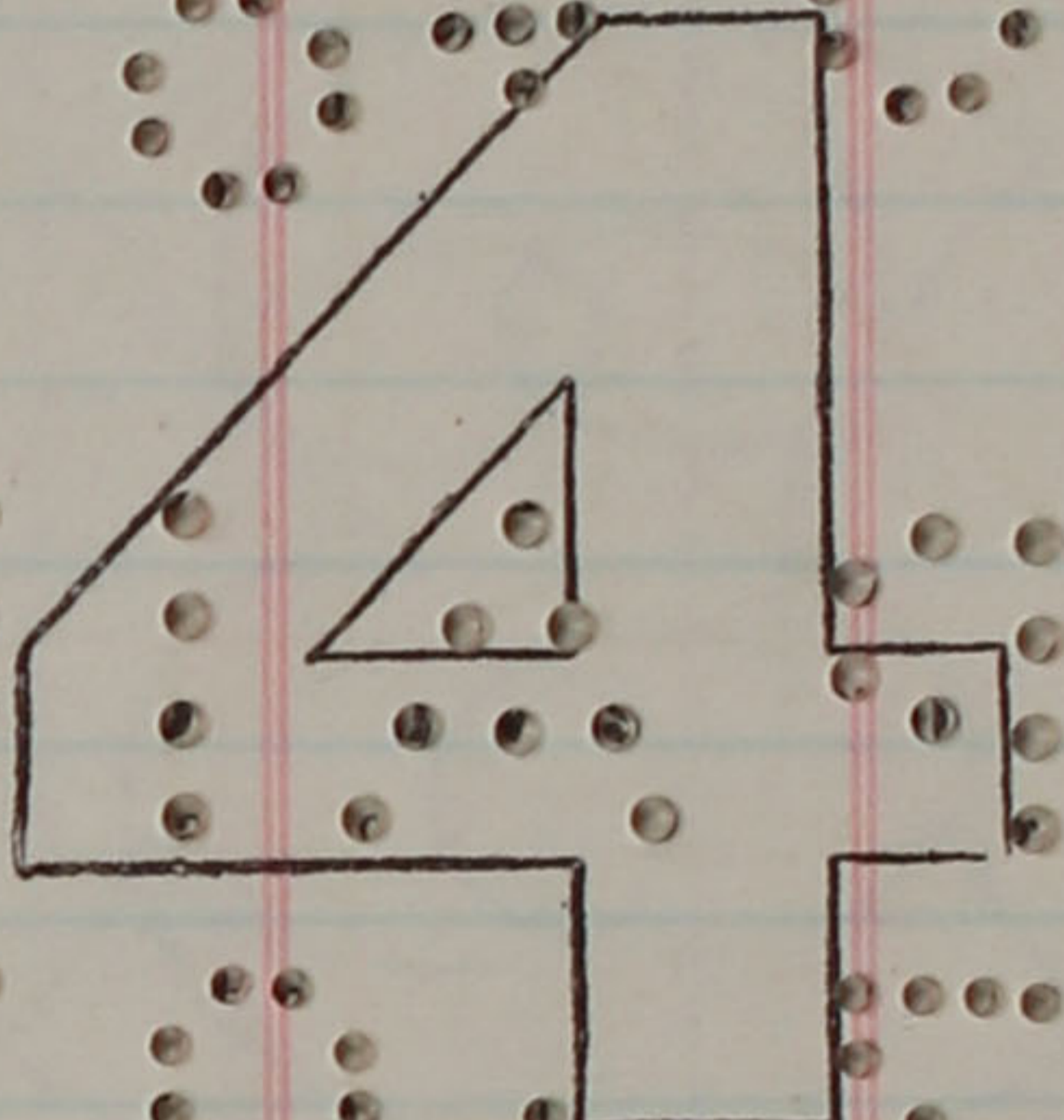
J. K. Somoto Suard.

for Yuriko Somoto

DATE

TELLER

Bret For'd



Forward,

MELROSE BRANCH

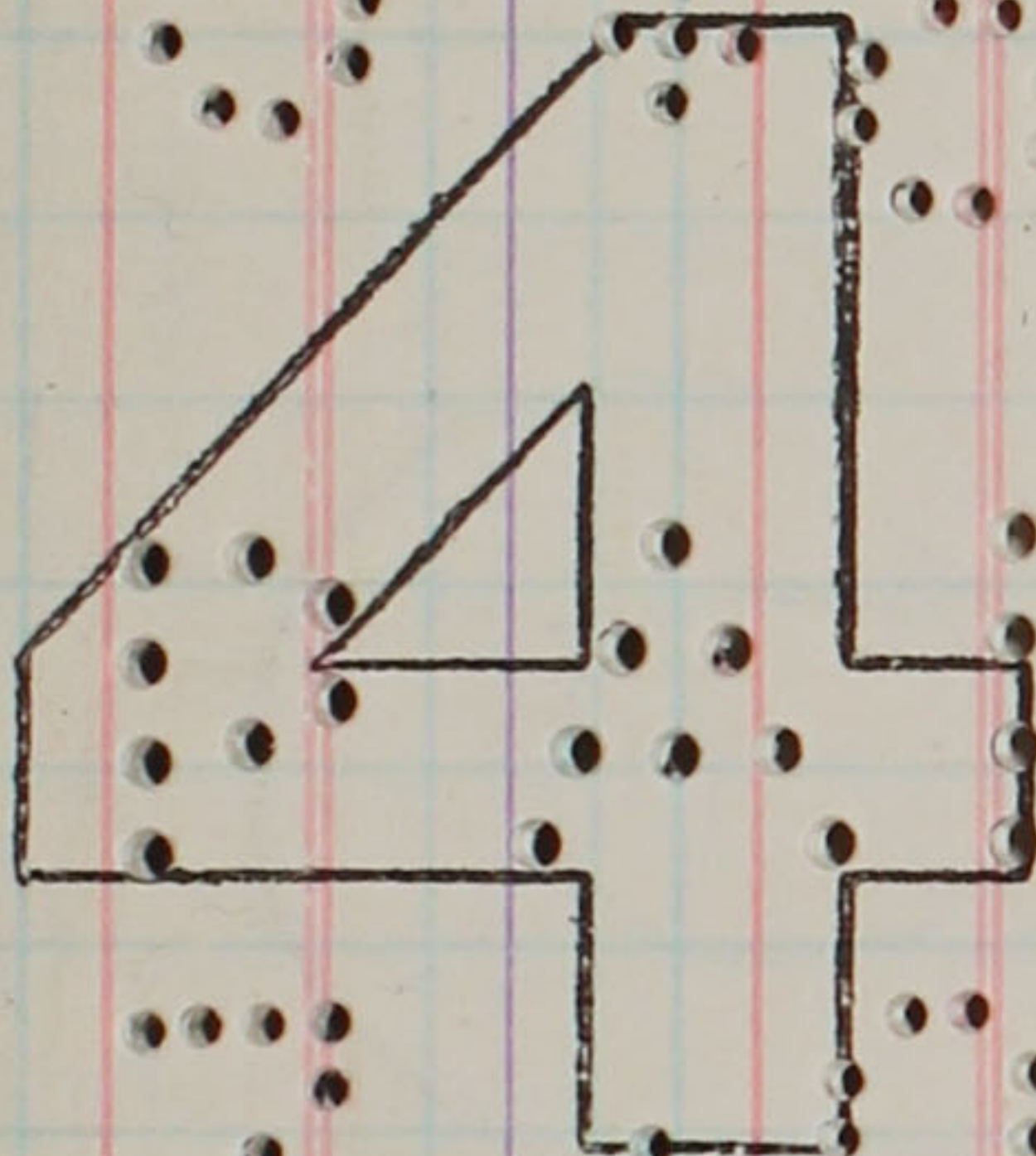
Bank of Italy

NATIONAL TRUST & SAVINGS ASSOCIATION

WITHDRAWN

DEPOSITED

BALANCE



SVGS. ACCT. NO. 01732

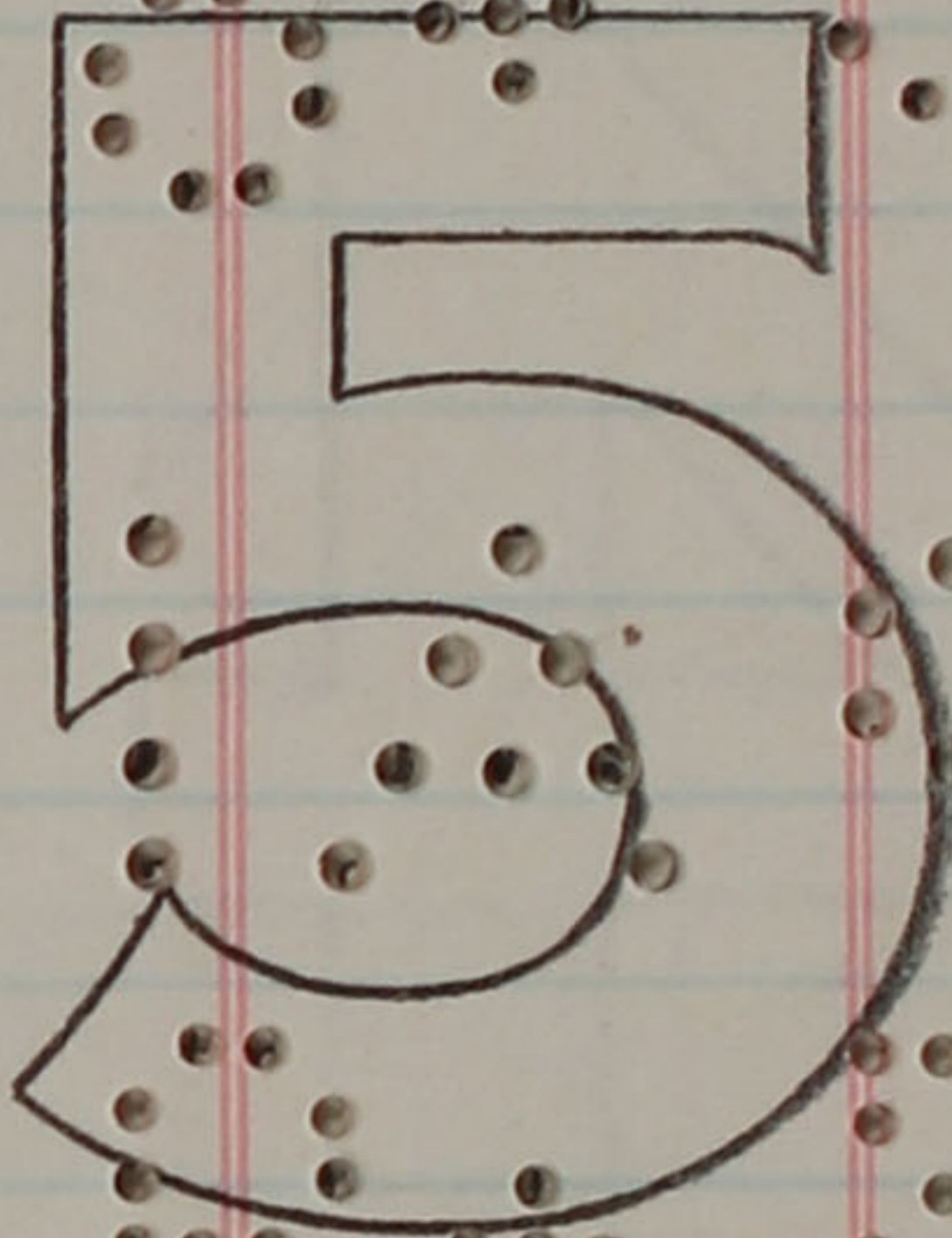
2. K. Somoto Suard.

for Yuriko Somoto

DATE

TELLER

Bob Ford



Forward.

MELROSE BRANCH

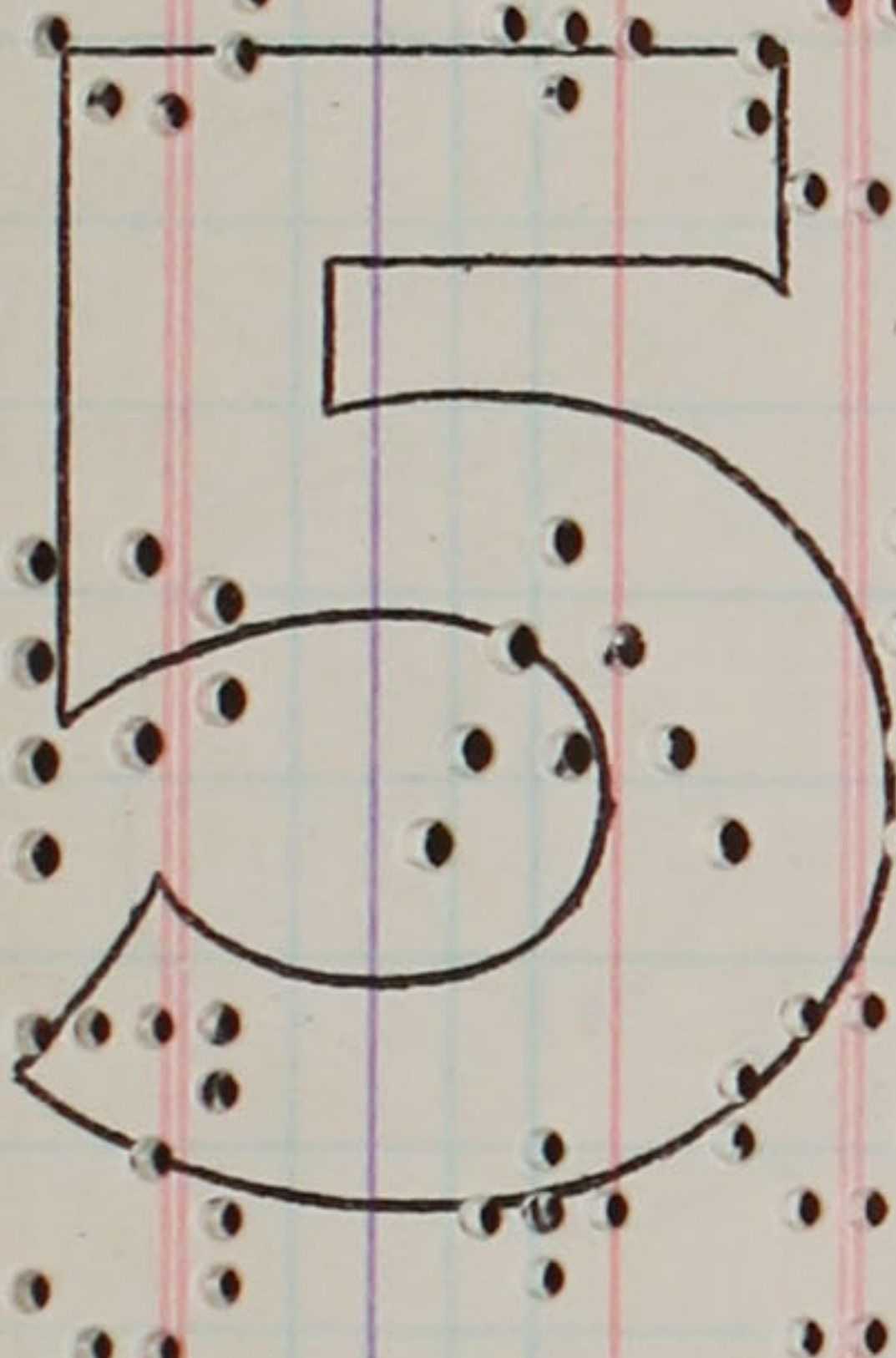
Bank of Italy

NATIONAL TRUST & SAVINGS ASSOCIATION

WITHDRAWN

DEPOSITED

BALANCE



SVGS. ACCT. NO. 01732

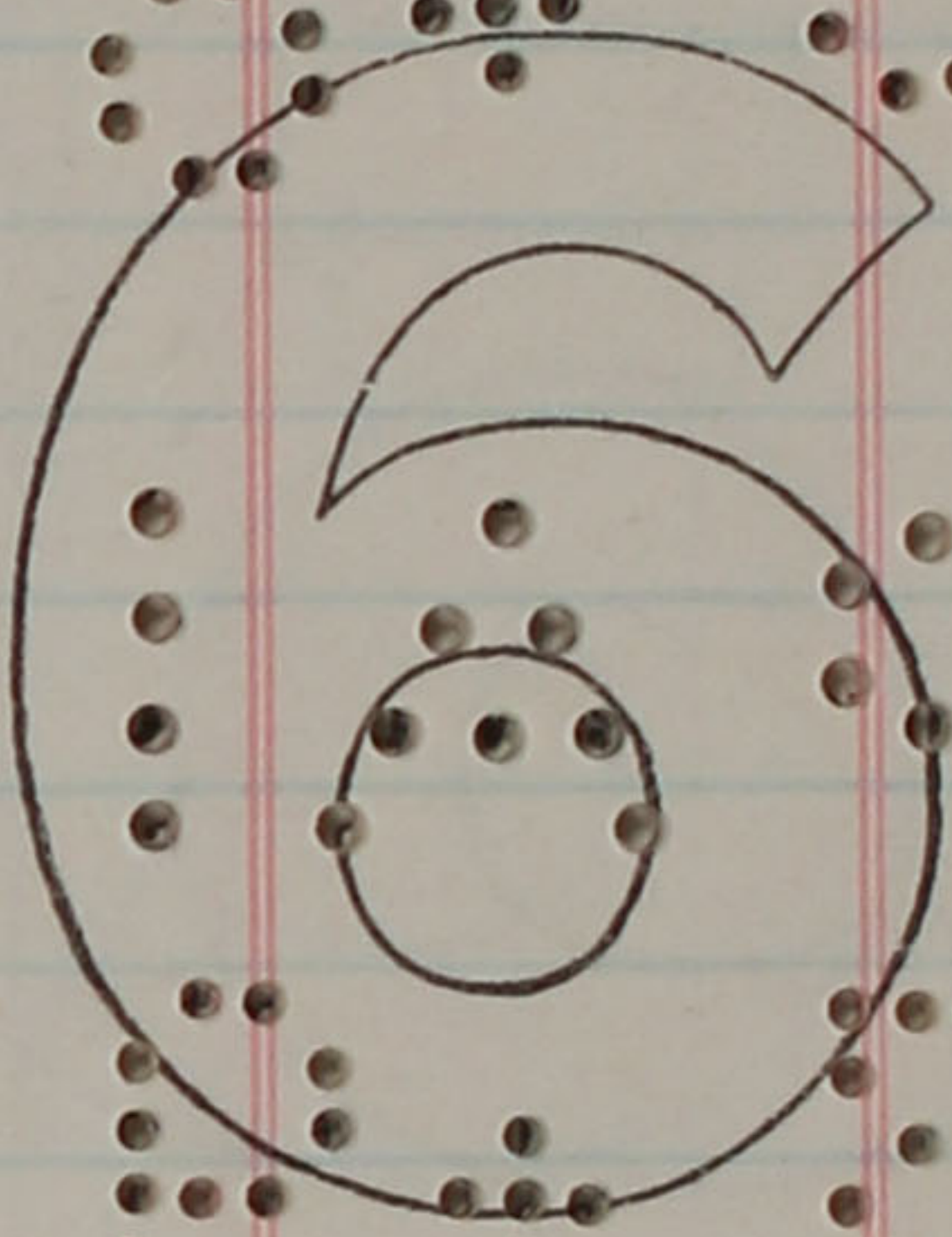
2. K. Domoto Sward.

for Yuriko Domoto

DATE

TELLER

Bret For'd



Forward,

MELROSE BRANCH

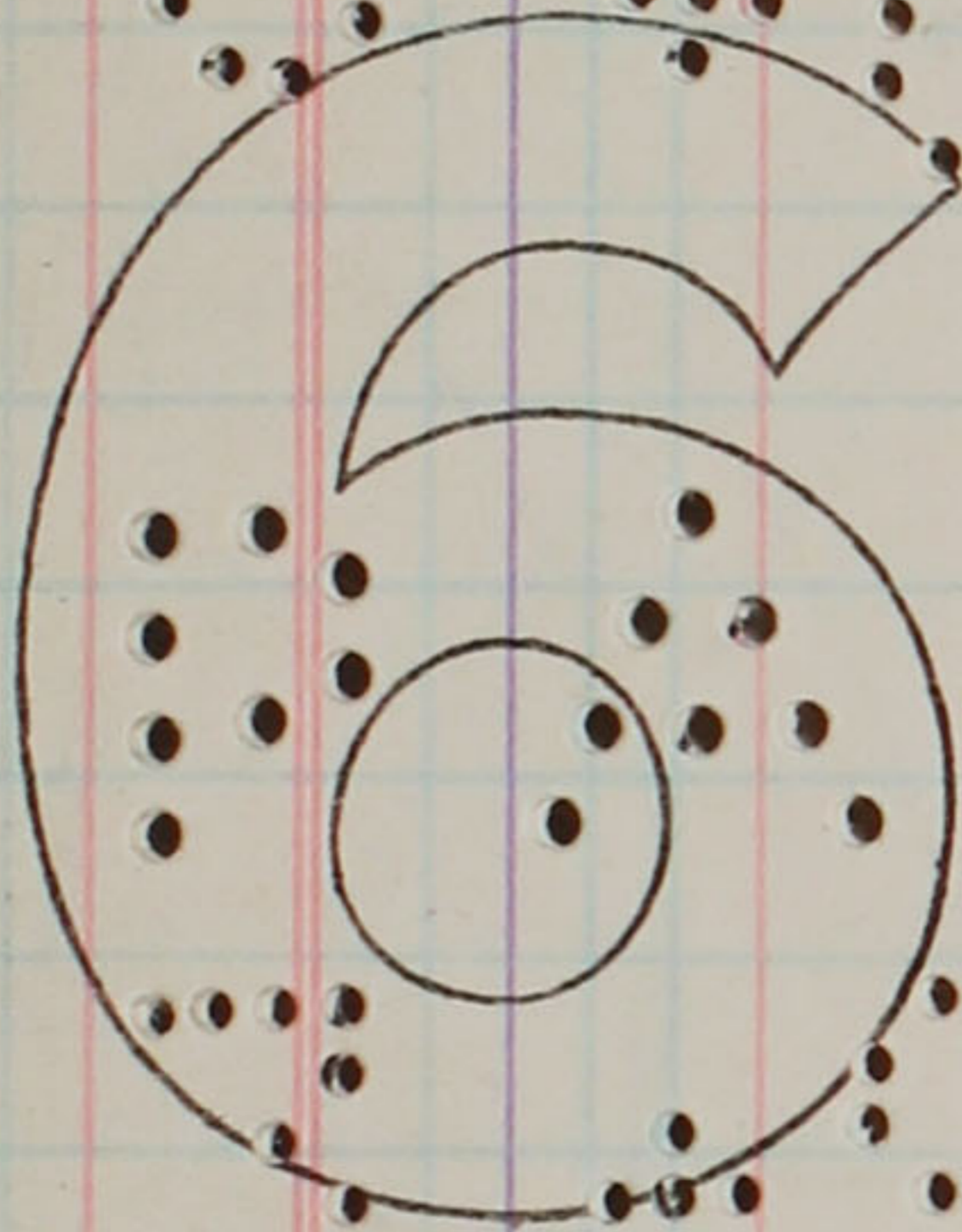
Bank of Italy

NATIONAL TRUST & SAVINGS ASSOCIATION

WITHDRAWN

DEPOSITED

BALANCE



SVGS. ACCT. NO. 01732

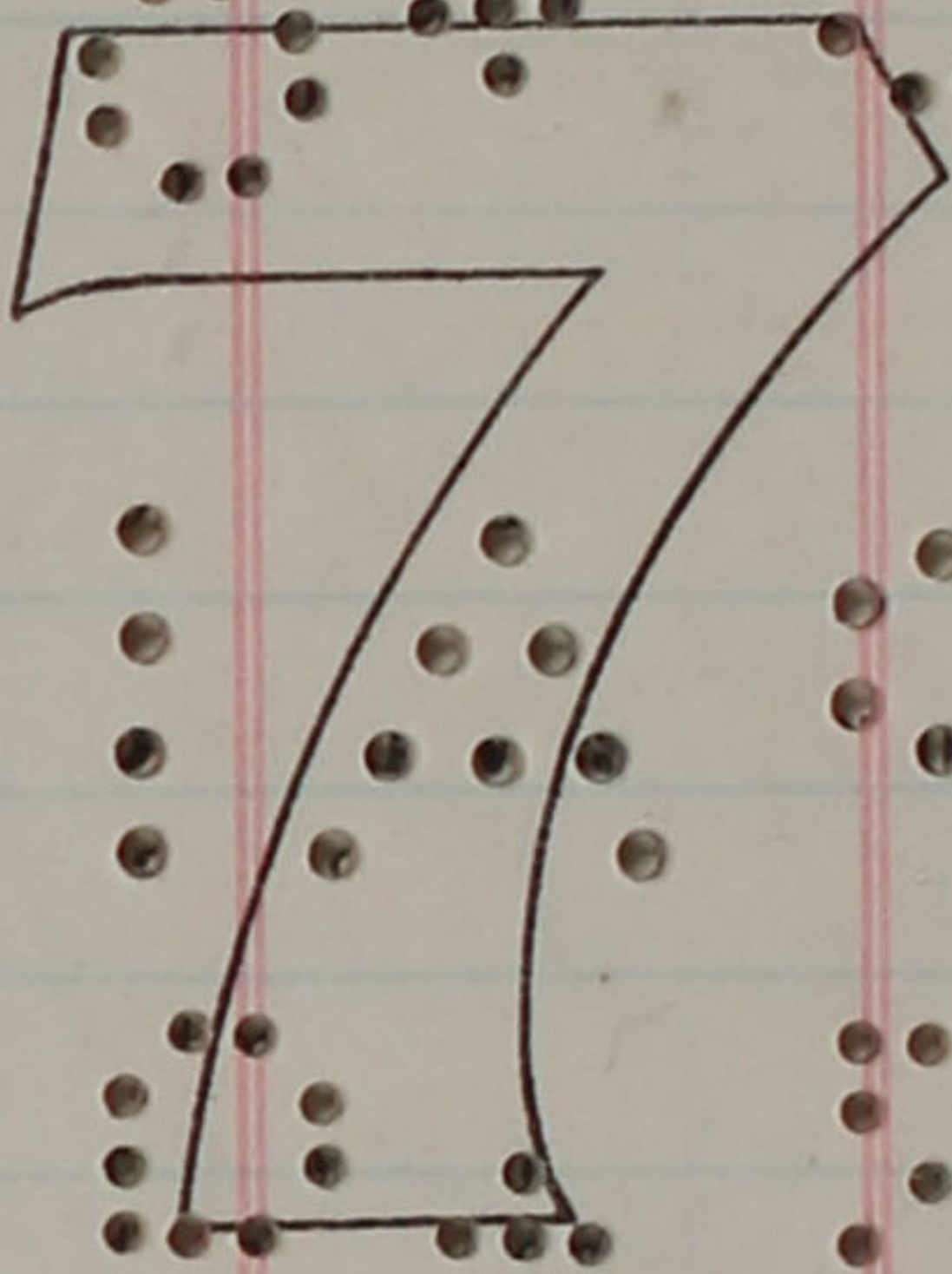
2. K. Somoto Suard.

for Yuriko Somoto

DATE

TELLER

Bro't For'd



Forward,

MELROSE BRANCH

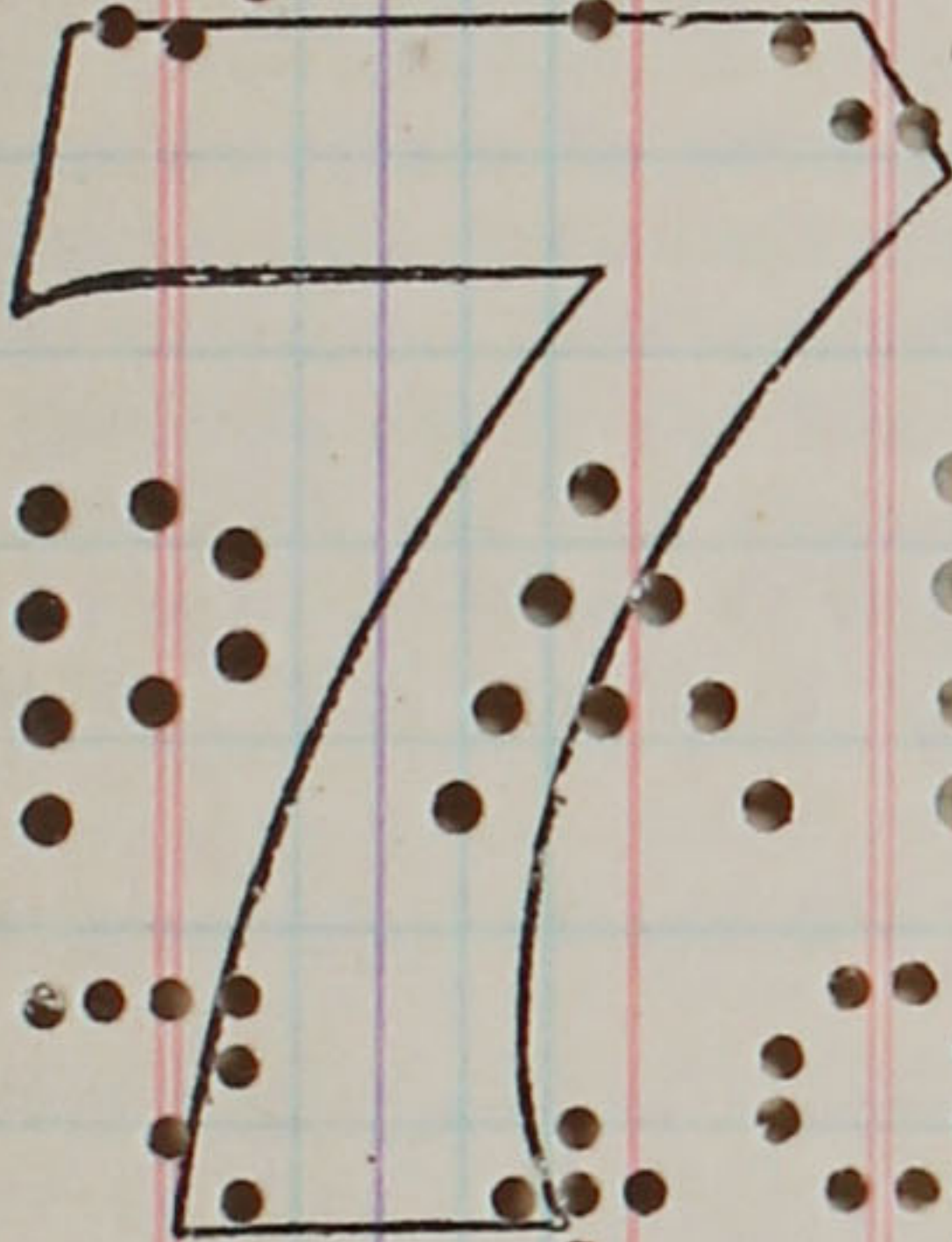
Bank of Italy

NATIONAL TRUST & SAVINGS ASSOCIATION

WITHDRAWN

DEPOSITED

BALANCE



Deposited for Safe-keeping by

2, K.

Domoto { Guardian for
Yuriko Domoto

No. 56,146

Savings Acct. No. 1732
1706

NUMBER

DENOM-

ISSUE

DEPOSITED

INATION

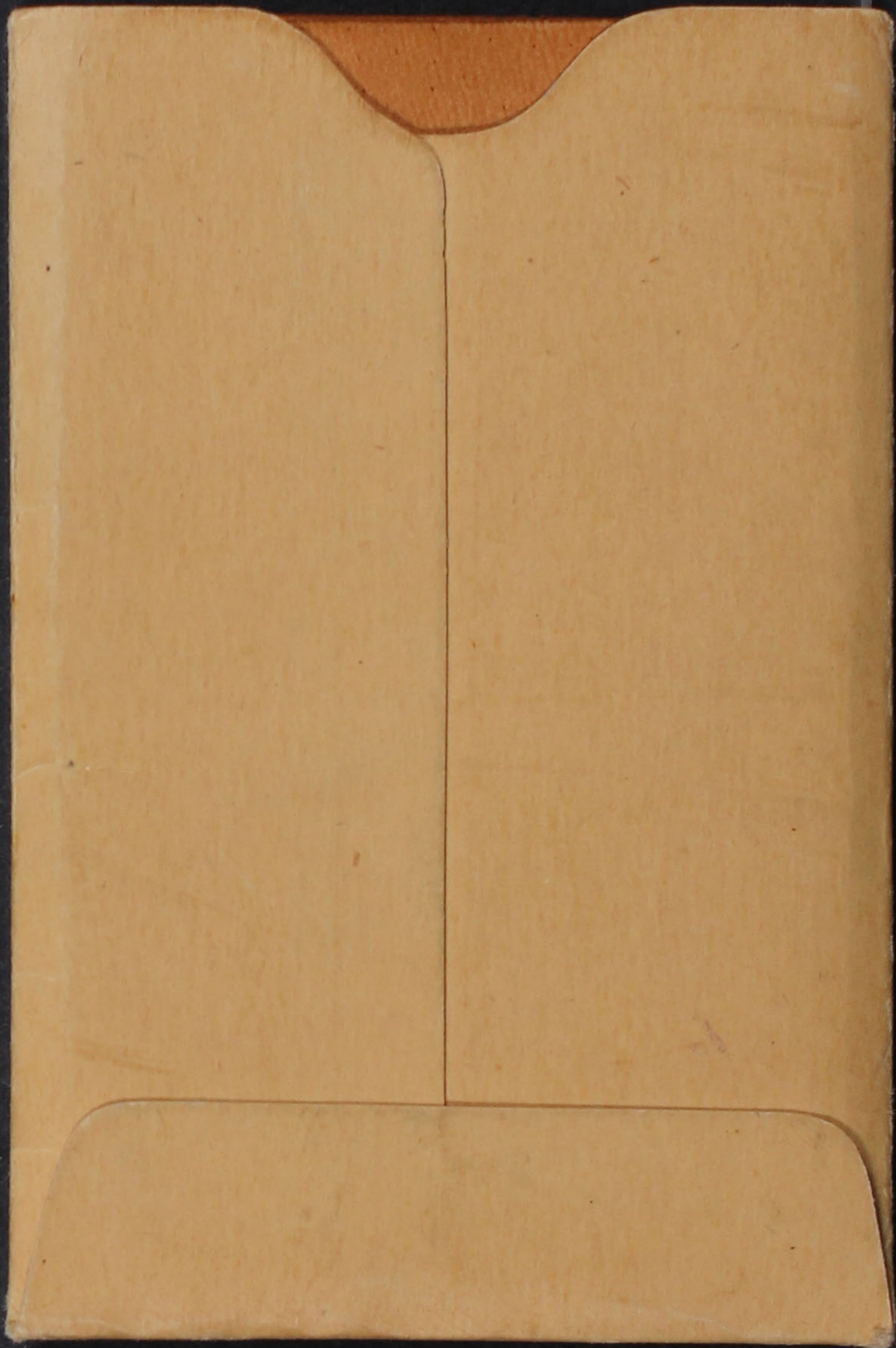
7-14-20

2

50

4TH 4/4 20





TERM DEPOSIT

No. 521231

Yuriko Domoto

**FARMERS AND MERCHANTS
SAVINGS BANK
OF
OAKLAND, CALIFORNIA**

NOTICE

No money will be paid without presentation of Pass Book.

Dividends will be declared on the first days of January and July, and if not withdrawn will bear interest as a deposit.

FARMERS AND MERCHANTS
SAVINGS BANK
OF
OAKLAND, CALIFORNIA

Incorporated
according to the Laws of the State of California
November 12, 1892

OFFICERS

EDSON F. ADAMS	- - -	PRESIDENT
C. H. REDINGTON	-	VICE-PRESIDENT
GEO. S. MEREDITH	-	VICE-PRESIDENT
FRANK C. MARTENS	- -	CASHIER
B. C. READ	- - - -	ASST. CASHIER
JOHN CAMPE	- - -	ASST. CASHIER

OFFICE HOURS 10 A. M. TO 3 P. M.
SATURDAYS 10 A. M. TO 12 M.

DIRECTIONS

Deposits can be made by **anyone**, but can only be drawn by the signature of the person in whose name the account is opened. Depositors are particularly requested not to write in the pass books.

At the final settlement of an account, the pass book must be returned to the Corporation, to be placed on file with its other papers and records.

The signature of the depositor should accompany the first deposit.

Deposits from the interior, or from any part of the United States or Europe, may be made by sending bank drafts, express or postal money orders.

It is recommended to depositors to leave their pass books at the Bank at least once in each year, in order that the dividends may be added thereto.

Keep this Book in good order, avoid folding or rolling it up, and if you lose it, give immediate notice to the Bank.

This Bank makes loans on real estate and such securities as are prescribed by the State banking laws relating to savings banks.

CONDITIONS OF AGREEMENT

ON WHICH TERM DEPOSITS MAY BE MADE
WITH, AND WILL BE REPAID BY THE

FARMERS AND MERCHANTS SAVINGS BANK

OF OAKLAND, CALIFORNIA

DEPOSITS

Section 1. **Term.** Term deposits are those which are deposited for a term of not less than six months and require a six months' notice in writing to be given to the corporation before they will be entitled to be paid out of the first disposable funds in the possession of the corporation after the expiration of said notice, in accordance with the priority of the demand for the repayment thereof.

Section 2. **Ordinary.** Ordinary deposits are those which are deposited for no fixed period and are required to be paid out of the first disposable funds in the possession of the corporation according to the priority of the demands for the repayment thereof and after notice given as follows:

For sums less than Five Hundred (\$500.00) Dollars, thirty days' notice.

For sums of Five Hundred (\$500.00) Dollars and over, but less than Three Thousand (\$3,000.00) Dollars, sixty days' notice.

For sums of Three Thousand (\$3,000.00) Dollars and over, but less than Five Thousand (\$5,000.00) Dollars, ninety days' notice, and for sums of Five Thousand (\$5,000.00) Dollars and over, six months' notice.

Section 3. All deposits will be received by this corporation as current funds, and will be repaid in funds current in the City of Oakland.

Section 4. All notices in relation to the deposits or depositors published by the direction of the Board of Directors of the corporation in any one or more of the daily newspapers of the city or by placards in the Bank, shall be deemed and taken as personal notice to each depositor.

Section 5. **Regulation of Withdrawals and Pass Books.** No more than one notice of withdrawal shall be given by any one depositor within any one period of thirty days.

If any depositor does not come forward to receive his money within three days after the term of his notice shall have expired, such notice shall be considered cancelled.

The amounts of term and ordinary deposits deposited and drawn by each depositor shall be entered in his pass book, and no payment can be required to be made by the corporation unless the pass book be produced and the amount entered therein. At the final settle-

rs
nd

0)
nd
nd
rs

by
be
d.
e-
on
on
rs
all
to

nd
h-
or

to
he
ch

its
all
nt
on
he
le-

FARMERS AND MERCHANTS SAVINGS BANK

In Term Deposit Account with

DATE	WITHDRAWN	DEPOSITED	BALANCE
MAR 24 '22		2 ⁰⁰ -	2 ⁰⁰ -
5-18-22		1-	3 ⁰⁰ -
OCT 27 '22		1-	4 ⁰⁰ -
MAR 15 1923		1-	5 ⁰⁰ -
JUN 7 - 1923		2 ⁰⁰	7 ⁰⁰
		1 ⁰⁰	8 ⁰⁰
SEP. 27 1923		5 ⁰⁰	8 ⁵⁰
JAN 17 1924		0 ⁰⁰ ✓	8 ⁵⁰
	DIV. NO. 58 JULY 1922	0 ⁰⁶	8 ⁵⁶
	Div. No. 59, Jan. 1923	0 ⁰⁹	8 ⁶⁵
	Div. No. 60, July, 1923	1 ¹⁵	8 ⁸⁰
	Div. No. 61, Jan. 1924	1 ⁰⁰	9 ⁸⁰
MAR 28 '24		2 ⁰⁰	11 ⁸⁰
SEP 5 '24		1 ⁰⁰	12 ⁸⁰
10-10-24		1 ⁰⁰	13 ⁸⁰
JAN 30 '25		1 ⁰⁰	14 ⁸⁰
MAR 13 1925			

No. **S21231**

T. K. Domoto

IN TRUST FOR

Yuriko Domoto

DATE	WITHDRAWN	DEPOSITED	BALANCE
NOV. 2 1925		100	15.82
NOV. 20 1925		100	16.82
APR. 23 1926		100	17.82
9 3 26		210	19.92
12 3 26		1 -	20.92
2 18 27		1 -	21.92
10 28 27		2 -	23.92
2-24-28		110	25.02
3-15-28	M.	45	26.47
3-22-28	M.	.10	* 25.57
3-29-28		.10	* 25.67
4-19-28		.10	25.77
Drw. 62-63-64		65	26.42
Drw. 65-66		66	27.08
Div. No. 67, Jan. 1927		40	27.48
Div. No. 68, July, 1927		45	27.93
Div. No. 69, Jan. 1928		48	28.41

BALANCE FORWARD

BALANCE FORWARD

No. S21231

T. K. Domoto

IN TRUST FOR

Yuriko Domoto

DATE

WITHDRAWN

DEPOSITED

BALANCE

BALANCE FORWARD

FARMERS AND MERCHANTS SAVINGS BANK

In Term Deposit Account with

DATE

WITHDRAWN

DEPOSITED

BALANCE

D

No. S21231

T. K. Domoto

IN TRUST FOR

Yuriko Domoto

DATE

WITHDRAWN

DEPOSITED

BALANCE

S

with

NCE

m
la
po

bo
ab
sh
du
th
tic
on
da
lan
th
bo
lo

tic
wi
se
dr
op
of
an
or
no
me
no
in
ar
ele
th
pr

ment of a deposit account any pass book relating thereto shall be returned to the corporation to be placed there on file.

In case any depositor shall lose his pass book or the same be destroyed or fraudulently abstracted, immediate notice thereof in writing shall be given to the corporation, and before a duplicate pass book is issued to the depositor, the Bank may require notice of loss, destruction or fraudulent abstraction to be published once a week for two consecutive weeks in a daily newspaper published in the City of Oakland, at the expense of the depositor, and also, the corporation may require an indemnity bond properly securing said Bank against all loss and liability to loss.

Section 6. The corporation may at its option allow savings deposits to be withdrawn without previous notice; but it expressly reserves the right to demand notice for withdrawals as herein provided, whenever in the opinion of the Board of Directors or elected officers the same may be deemed advisable; and no deposit shall be payable either in whole or in part prior to the expiration of such notice unless at the option of said Bank. Payments from time to time by said Bank without notice shall not constitute a waiver of notice in any other case, and when such payments are made without notice, the directors or elected officers may deduct such portion of the earned interest as in their opinion may be proper and right under the circumstances.

Section 7. **Repayment of Depositors.** As the deposits must be loaned out or otherwise invested, in order that interest may be gained upon them, the corporation will only engage to repay depositors when there is money on hand which the Board of Directors may not deem it necessary to reserve for other payments. When there is not money enough on hand to repay all the deposits applied for, the Directors shall make no new loans or investments until there is again sufficient money on hand to meet the current applications; and, if the demand shall, in their judgment, become excessive or general, they shall have power to set aside all applications previously made which may not have been satisfied, and to order an apportionment of all the funds as they may be received by the corporation, and at such short intervals as they may judge proper, among all the ordinary depositors, in proportion to the amount of their deposits. Term depositors who shall have given notice, shall, as soon as the stipulated term of notice shall have passed, be placed on the same footing as ordinary depositors whose notices have expired, and any funds not called for when thus apportioned, shall be carried into the next periodical apportionment. But the Directors shall in all circumstances have power to provide for the expenses of the corporation, and for any other lawful payments which they may deem necessary (such as dividends, loans or investments previously contracted for) before making such apportionment.

The Directors shall also be at liberty to return the amount of all or any part of the deposits with interest, on giving one month's notice of such intention.

DIVIDENDS

Section 1. The Board of Directors shall have power semi-annually to fix the rate of interest to be paid on term and ordinary deposits, and also to fix the rate to be paid by the corporation on deposits permitted by it to be withdrawn without notice.

At the expiration of every six months, ending June 30th and December 31st of each year, the Board of Directors shall declare dividends on interest bearing deposits.

Section 2. Except in case of special agreement, dividends on deposits shall be computed only from the first of the month succeeding the date of deposit, and no dividend will be paid upon any moneys remaining on deposit less than three calendar months and no dividends shall be calculated on fractions of dollars nor for fractions of months.

Section 3. All accounts on which no deposit nor withdrawal has been made for ten years shall cease to be entitled to any further interest after ten years from the last deposit or withdrawal unless by written agreement.

