The First National Bank

of

ALLENDALE, N. J.

BANKING IN ALL ITS BRANCHES

EVERY LINE OF BANKING BUSINESS Maintained for the Convenience of Everyone.

A BUSINESS DEPARTMENT For Checking Accounts.

A SAVINGS DEPARTMENT Paying Interest at the Rate of 4%. Compounded Semi-annually.

A CHRISTMAS CLUB Which Speaks for Itself.

SAFE DEPOSIT BOXES At Rentals of $3.00 and Upward per Annum.

THE BANK IS OPEN Week Days (except Holidays) from 8:30 A. M. to 3 P. M.; on Saturday from 8:30 A. M. to 1 P. M.; Monday Evening from 6 P. M. to 8 P. M.

THE BANK WILL BE OPEN FOR INSPECTION AND BUSINESS SATURDAY, DECEMBER 19, 1925, FROM 9 A. M. to 9 P. M.

FOREWORD

FOR a long time the progressive business men and residents of Allendale and its surrounding communities have recognized the need of a modern banking organization in order that they might have convenient access to the many advantages and privileges which such an institution affords.

The initial meetings were followed by a thorough investigation of the Federal requirements of organization, together with a careful survey of the field to be served. After this, the regular organization meeting was held, and on April 30th, 1925, the First National Bank of Allendale, N. J., received its official charter from the United States Treasury Department.

The Officers and Directors are now pleased to announce, with a proper feeling of civic pride, the completion of the new banking house, in which the bank will formally open for business on Saturday, December 19th, 1925. The public is cordially invited to visit our new banking home on this day, when the bank will be open from nine to nine. The Officers and Directors will be on hand to welcome you and to conduct you through the building in order that you may thoroughly inspect all the modern facilities which our institution has provided for handling your banking business.

THE FIRST NATIONAL BANK

of

ALLENDALE, N. J.

Officers

R. J. CHRISTOPHER, *President*
P. W. CRITCHLEY, *Vice President*
J. M. CHRISTOPHER, *Vice President*
J. H. ACKERMAN, *Vice President*
H. J. WINTER, *Vice President*
EDWARD HAMILTON, *Cashier*

Directors

J. H. ACKERMAN
PETER L. ALBERSE
FRANK BERDAN
J. M. CHRISTOPHER
H. J. WINTER
R. J. CHRISTOPHER
P. W. CRITCHLEY
M. E. HIGGINS
WALTER R. HUDSON
JOHN YOEMANS
JOHN C. HUNT
SILAS E. ROBINSON
H. N. THURSTON
WALTER W. WEBER

THE BANK ORGANIZATION

THE organizers have fully realized that the success of a banking enterprise in Allendale would devolve primarily upon the personnel of its founders and the confidence of the public. The movement has met with a hearty response and the capital stock was greatly oversubscribed. Every subscriber was allotted at least one share so that the entire issue was distributed among a large number of our citizens.

Being a National Bank, conforming to the national banking laws of the United States, this bank has become a member of the Federal Reserve System—the strongest financial institution in existance—and is subject to Federal supervision and control.

In selecting a Cashier, the Directors have ever kept before them the importance of the office and have exercised the greatest care in filling this position. We are pleased to announce that we have secured the services of Mr. Edward Hamilton as Cashier. Mr. Hamilton has had an unusual experience in banking covering a period of some years. He was engaged with the Hamilton Trust Co. of Paterson, N. J., for three years, and later with the First National Bank of Paterson, N. J., for a period of ten years. The public will find Mr. Hamilton to be a gentleman, always willing and ready to be of service to our depositors and others in reference to banking matters.

THE NEW BUILDING

The new bank building is a modern fireproof structure of face brick with limestone trimming. The building is 35 feet wide and 55 feet in depth with a 20 foot ceiling, and is of very pleasing design.

THE VAULT

The Safe Deposit and Security Vault together with its interior equipment, represents the efforts of the York Safe and Lock Company and is designed to give adequate fire and burglar protection to the public.

The Vault measures on the inside 7′—4″ high x 8′—0″ wide x 12′—0″ deep. The floor area is 96 sq. ft. and the cubical capacity is 710 cubic feet.

The walls, floor and ceiling of the Vault are constructed of heavy reinforced concrete offering protection to the outside shell of vault.

These concrete walls are further protected by an elaborate electric protection device and an attempt to penetrate the walls at any point would immediately set off a burglar alarm.

The door to the vault is rectangular with a clear passage way thru same of 32″ wide x 76″ high. Its construction adheres to the newly invented composite type. It is formed of heavy sections of various kinds of steel, alternating in succession and so contrived as to offer the maximum degree of resistance to any known method of burglarious or mob attack.

The aggregate thickness of the metal sections forming the door is 8″. To this is added 6—1/4" for the locking bolt mechanism and the glass door frame, making the overall thickness 14—1/4″. This overall thickness is again increased by the addition of the hinge bearings and the Duplex pressure system.

Around the inner surface of the door are two series of massive steel bolt frames. Thru these frames extend twenty-two locking bolts of polished cold drawn steel of large diameter.

After the door has been seated by the pressure system and the bolts thrown into a locked position their retraction is made impossible by the three-movement timelock which automatically engages the bolt work and prevents its further operation until the following morning at a pre-determined unlocking hour. Nor can the locking bolts then be retracted. It

is not until the two combination locks are set to their respective numbers on their dials that the unlocking operation is completed.

A plate glass door in a polished steel frame with lock encloses the entire locking mechanism to guard its bearings and movements from impairment by the friction or cut of dust and grit.

As a protection against hold-ups and day raiders while the door stands open, an entrance grille has been provided. Its construction and strength precludes access to the interior of the vault during business hours, except through its gate which is fitted with a key lock of intricate design.

Safe Deposit boxes have been installed for rental to the bank's patrons. They resemble miniature or individual safes. The doors are of heavy steel plates hung to extruded brass hinges with an interlocking flange. Even though the hinges should be sawed off the door could not be removed from its opening. Each door is fitted with a bronze-case, double nose lock, requiring the use of a "Preparatory Key" before the renter's key can become operative. Access to the bolt of the lock, when the door is closed and locked, cannot be had thru an adjoining box. An interior tin or bond box is provided for each safe deposit box.

The rear portion of the interior of the vault is enclosed by means of a very heavy steel grille partition with gate. Within this enclosure are installed two heavy safes for the Bank's use, in which will be kept the collateral and investment securities, money, etc.

Added to the fine strength of the vault structure described above is a complete system of electric protection. The bank has spared no expense in the adoption of the "Duplex Electric Vault Alarm and Daylight Protective System". This alarm system has been installed by the Duplex Electric Co. of New York; their equipment is installed in hundreds of banking institutions throughout the country, including a very great many of the most prominent banks in the larger cities. Running throughout the four walls, ceiling and floor of the vault is a complete system of cable wiring, and any attempted penetration will cause the alarm to sound on the outside of the bank building. This electric equipment is also installed on the vault door and constitutes a veritable electrical defense against every form of attack or penetration. The alarm comprises two 18" diameter riot gongs located in an electrically protected housing on the outside of the building; these gongs can be heard for a considerable distance; the gong housing is burglarproof to a scientific nicety and cannot be tampered with or penetrated without an alarm. The Duplex Electric Co. claims with pride that wherever their system has been installed no successful burglarious attack has ever been made, or one dollar lost; their equipment represents the product of a long period of years in this exclusive line of work.

The alarm system is operated from a control cabinet located inside the vault, and therefore the controlling mechanism cannot be reached. The electric power is generated from batteries, therefore the system is self-sustaining and self-contained.

Operating in conjunction with the vault alarm system is the "Duplex Daylight Hold-up Alarm System", consisting of footrail contacts placed at the tellers' windows and button contacts at other points. The design of these contacts is very ingenious and gives the employees a highly efficient method of protection against daylight attack.