

## ACHS SUMMARY FORM

1. Name Germantown Bank
2. Planning Area/Site Number 19/ 3      3. MNCPPC Atlas Reference Map 13  
B-16
4. Address Route 118, Germantown
5. Classification Summary  
 Category building  
 Ownership private  
 Public Acquisition --  
 Status occupied  
 Accessible yes: restricted  
 Present use commercial  
 Previous Survey Recording M-NCPPC Federal    State X County X Local     
 (Title and date: Inventory of Historical Sites - 1976 )
6. Date 1922      7. Original Owner Germantown Bank
8. Apparent Condition  
 a. good      c. original site  
 b. unaltered
9. Description  
 This three bay by two bay, one and a half story bank building is located just off Route 118 facing northeast. The bank has white painted common bonded brick walls. Six poured concrete steps lead up to the northeast (front) double glass and wooden paneled doors. The doors are surmounted by a transom light and covered by wrought iron bars. The door is recessed and is flanked by doric columns which support a flat molded architrave. There are twelve and fifteen light triple windows, all covered by iron bars. The gable roof has black asbestos shingles and there is a two-stepped false front on the northeast elevation.
10. Significance  
 The Germantown Bank is important as one of the few remaining buildings in the old commercial center of Germantown. It's simple classical facade, its isolation, and its continued use as a bank all combine to make this building a Germantown landmark.  
 The Bank has remained in its original use since its construction in 1922 as the Germantown Bank. It was incorporated by 5 Germantown residents who were tired of cashing their paychecks at the general store near the railroad station and being charged 15 cents a check. The community participated by buying shares. Until 1958, the Germantown Bank was one of the few to preserve the old fashioned system of permitting its customers to run up overdrafts, as British commercial banks still do. It merged with the First National Bank of Gaithersburg in 1958, and in 1960 with Suburban Trust Company.
11. Date researched and researcher October 1978 -- Elaine Huey  
Candy Reed - Architectural Description
12. Compiler Gail Rothrock      13. Date Compiled 2/29      14. Designation  
Approval
15. Acreage 3,987 sq. feet

# Maryland Historical Trust State Historic Sites Inventory Form

Survey No. M-19-32  
Magi No. 1619323719  
DOE  yes  no

## 1. Name (indicate preferred name)

historic SUBURBAN BANK BUILDING (former)

and/or common Germantown R. R. Station

## 2. Location

street & number Mateney Road and Rte. 118  not for publication

city, town Germantown  vicinity of congressional district

state Maryland county Montgomery

## 3. Classification

Category	Ownership	Status	Present Use
<input type="checkbox"/> district	<input checked="" type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture <input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input type="checkbox"/> commercial <input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational <input type="checkbox"/> private residence
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment <input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government <input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial <input checked="" type="checkbox"/> transportation
	<input type="checkbox"/> not applicable	<input type="checkbox"/> no	<input type="checkbox"/> military <input type="checkbox"/> other:

## 4. Owner of Property (give names and mailing addresses of all owners)

name MONTGOMERY COUNTY DEPARTMENT OF TRANSPORTATION

street & number telephone no.:

city, town state and zip code

## 5. Location of Legal Description

courthouse, registry of deeds, etc. Montgomery County Courthouse liber

street & number Courthouse Square folio

city, town Rockville, Maryland state 20850

## 6. Representation in Existing Historical Surveys

title

date  federal  state  county  local

pository for survey records

city, town state

# 7. Description

Survey No. M-19-32

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>
<input checked="" type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input checked="" type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input type="checkbox"/> good	<input type="checkbox"/> ruins	<input type="checkbox"/> altered	<input type="checkbox"/> moved    date of move _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

The Germantown Railroad Station is a one story brick structure approximately 4000 feet square with a gable roof and an entrance on the gable end. The front facade of the former bank is three bays wide, with a tall false front topped by a modified pediment. The recessed door is framed by two columns set in antis which are topped by a simple architrave. All of the windows are secured with heavy iron bars.

Since August 1983, the building has served as a commuter rail station for passengers on the B & O line to Washington. It stands across from the old B & O Germantown station which was lost to fire in 1978.

# 8. Significance

Survey No. M-19-32

Period	Areas of Significance—Check and justify below			
<input type="checkbox"/> prehistoric	<input type="checkbox"/> archeology-prehistoric	<input type="checkbox"/> community planning	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> archeology-historic	<input type="checkbox"/> conservation	<input type="checkbox"/> law	<input type="checkbox"/> science
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> literature	<input type="checkbox"/> sculpture
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> education	<input type="checkbox"/> military	<input type="checkbox"/> social/
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> art	<input type="checkbox"/> engineering	<input type="checkbox"/> music	<input type="checkbox"/> humanitarian
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> communications	<input type="checkbox"/> industry	<input type="checkbox"/> politics/government	<input type="checkbox"/> transportation
		<input type="checkbox"/> invention		<input type="checkbox"/> other (specify)

**Specific dates**                      1922                      **Builder/Architect**

---

check: Applicable Criteria:  A  B  C  D  
and/or  E  F  G

Applicable Exception:  A  B  C  D  E  F  G

Level of Significance:  national  state  local

Prepare both a summary paragraph of significance and a general statement of history and support.

The present Germantown Railroad Station was built in 1922 to house the Germantown Bank, a locally chartered institution. The bank merged with the First National Bank of Gaithersburg to form the Maryland State Bank of Montgomery County. In 1960 the latter bank company was acquired by Suburban Bank which used the building as its Germantown office until April of 1983 when a new branch office was constructed on Germantown Road. In a public ceremony on August 23, 1983, Suburban Bank Chairman, Robert F. Taidio presented the Keys to the building to representatives of Montgomery County, who announced plans to convert the bank office for use as a rail station along the heavily traveled commuter line from Harpers Ferry to Washington, D. C.

# 9. Major Bibliographical References

Survey No. M-19-32

# 10. Geographical Data

Acreeage of nominated property \_\_\_\_\_

Quadrangle name \_\_\_\_\_

Quadrangle scale \_\_\_\_\_

UTM References do NOT complete UTM references.

A            
 Zone Easting Northing

B            
 Zone Easting Northing

C

D

E

F

G

H

Verbal boundary description and justification \_\_\_\_\_

List all states and counties for properties overlapping state or county boundaries

state	code	county	code

state	code	county	code

# 11. Form Prepared By

name/title Geoffrey B. Henry

organization Maryland Historical Trust date

street & number Shaw House, 21 State Circle telephone 301-269-2439

city or town Annapolis state Maryland 21401

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to: Maryland Historical Trust  
Shaw House  
21 State Circle  
Annapolis, Maryland 21401  
(301) 269-2438

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

**1 NAME**

HISTORIC

AND/OR COMMON

Germantown Bank

**2 LOCATION**

STREET & NUMBER Route 118

CITY, TOWN

Germantown

\_\_\_ VICINITY OF

CONGRESSIONAL DISTRICT

8

STATE

Maryland

COUNTY

Montgomery

**3 CLASSIFICATION**

CATEGORY	OWNERSHIP	STATUS	PRESENT USE
<input type="checkbox"/> DISTRICT	<input type="checkbox"/> PUBLIC	<input checked="" type="checkbox"/> OCCUPIED	<input type="checkbox"/> AGRICULTURE <input type="checkbox"/> MUSEUM
<input checked="" type="checkbox"/> BUILDING(S)	<input checked="" type="checkbox"/> PRIVATE	<input type="checkbox"/> UNOCCUPIED	<input checked="" type="checkbox"/> COMMERCIAL <input type="checkbox"/> PARK
<input type="checkbox"/> STRUCTURE	<input type="checkbox"/> BOTH	<input type="checkbox"/> WORK IN PROGRESS	<input type="checkbox"/> EDUCATIONAL <input type="checkbox"/> PRIVATE RESIDENCE
<input type="checkbox"/> SITE	<b>PUBLIC ACQUISITION</b>	<b>ACCESSIBLE</b>	<input type="checkbox"/> ENTERTAINMENT <input type="checkbox"/> RELIGIOUS
<input type="checkbox"/> OBJECT	<input type="checkbox"/> IN PROCESS	<input checked="" type="checkbox"/> YES: RESTRICTED	<input type="checkbox"/> GOVERNMENT <input type="checkbox"/> SCIENTIFIC
	<input type="checkbox"/> BEING CONSIDERED	<input type="checkbox"/> YES: UNRESTRICTED	<input type="checkbox"/> INDUSTRIAL <input type="checkbox"/> TRANSPORTATION
		<input type="checkbox"/> NO	<input type="checkbox"/> MILITARY <input type="checkbox"/> OTHER:

**4 OWNER OF PROPERTY**

NAME Suburban Trust Bank

Telephone #: 972-1559

STREET & NUMBER

Route 118

CITY, TOWN

Germantown

\_\_\_ VICINITY OF

STATE, zip code

Maryland 20767

**5 LOCATION OF LEGAL DESCRIPTION**

COURTHOUSE, REGISTRY OF DEEDS, ETC. Montgomery County Courthouse

Liber #: 320  
 Folio #: 49 (Germantown Bank)

STREET & NUMBER

CITY, TOWN

Rockville

STATE

Maryland 20850

**6 REPRESENTATION IN EXISTING SURVEYS**

TITLE

M-NCPPC Historic Sites Inventory

DATE

1976

\_\_\_ FEDERAL  STATE  COUNTY \_\_\_ LOCAL

DEPOSITORY FOR SURVEY RECORDS

Park Historian's Office

CITY, TOWN

Rockville

STATE

Maryland 20855

**7 DESCRIPTION**

**CONDITION**

EXCELLENT  
 GOOD  
 FAIR

DETERIORATED  
 RUINS  
 UNEXPOSED

**CHECK ONE**

UNALTERED  
 ALTERED

**CHECK ONE**

ORIGINAL SITE  
 MOVED DATE \_\_\_\_\_

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

This three bay by two bay, one and a half story bank building is located just off Route 118 facing northeast.

Built on poured concrete ashlar blocks, the bank has white painted common-bonded brick walls. On the northeast elevation there are six poured concrete steps with wide low treads and flanked by low poured concrete walls with metal handrails. There are double glass and wooden paneled doors surmounted by a transom and recessed under a flat molded architrave supported by two engaged Doric columns. On the northwest elevation there is a modern brick "Depository" (Mosler) at car level.

There are twelve and fifteen light triple windows with stone sills and molded architraves. All windows and doors are covered by wrought iron bars.

The gable roof is covered by black asbestos shingles. There is a two-stepped false front on the northeast elevation.

**8 SIGNIFICANCE**

M. 19-32

PERIOD	AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW			
<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE
<input type="checkbox"/> 1600-1699	<input type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input checked="" type="checkbox"/> OTHER (SPECIFY) (Local History)
		<input type="checkbox"/> INVENTION		

SPECIFIC DATES 1922

BUILDER/ARCHITECT

STATEMENT OF SIGNIFICANCE

The building which now houses the Suburban Trust Company, Germantown branch, was originally constructed for the Germantown Bank in 1922.

Germantown in the early 20th century was a hamlet, evolved from a community of German settlers in the 1830s and 40s, which had moved to be near the Metropolitan Branch of the Baltimore and Ohio Railroad. The new stop on the railroad became a shipping center for produce, grain (especially wheat) and milk. A post office was established, and a steam-powered mill was constructed. Until the late 1960s the Post Office was inside the general store.

Near the railroad station was a general store, at which persons cashing their paychecks were charged 15 cents per check. This, according to a local source, was the catalyst for the formation of the Germantown Bank in 1922.<sup>1</sup> The Bank was incorporated by 5 Germantown residents (Andrew H. Baker, Augustus R. Selby, William Waters, Norman W. Waters, and Henry Clyde Pumphrey) and the community participated by buying shares. William and Mamie Waters sold the building and lot for \$500<sup>2</sup> to the newly incorporated Germantown Bank.<sup>3</sup>

Until 1958 the Germantown Bank was one of the few to preserve the old fashioned system of permitting its customers to run up overdrafts, as British commercial banks still do. However, it merged with the First National Bank of Gaithersburg in 1958,<sup>4</sup> and two years later with Suburban Trust Company,<sup>5</sup> but the Bank has remained in its original use since 1922.

FOOTNOTES:

1. Interview with E. Wilson Jordan, long-time resident of Germantown.
2. Land Records of Montgomery County, 320/49 (Aug. 3, 1922).
3. Corporation Records, JLB p. 239 (July 6, 1922).
4. Ibid., CKW 50/420.
5. Ibid., CKW 67/47.

CONTINUE ON SEPARATE SHEET IF NECESSARY

**9 MAJOR BIBLIOGRAPHICAL REFERENCES**

Land Records of Montgomery County.  
Corporation Records.  
Interview: E. Wilson Jordan; 972-1816.

CONTINUE ON SEPARATE SHEET IF NECESSARY

**10 GEOGRAPHICAL DATA**

ACREAGE OF NOMINATED PROPERTY 3,987 square feet

VERBAL BOUNDARY DESCRIPTION

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE	COUNTY

**11 FORM PREPARED BY**

NAME / TITLE

Elaine Huey

Candy Reed - Architectural Description

ORGANIZATION

Sugarloaf Regional Trails

DATE

October 1978

STREET & NUMBER

Box 87

TELEPHONE

926-4510

CITY OR TOWN

Dickerson

STATE

Maryland 20753

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RETURN TO:

~~Maryland Historical Trust  
The Shaw House, 21 State Circle  
Annapolis, Maryland 21401  
(301) 267-1438~~

SUGARLOAF REGIONAL TRAILS  
Box 87, Stronghold  
Dickerson, Md. 20753  
(301) 926-4510

M: 19-32

(GAITHERSBURG)

Black Hill

M: 19-32  
Suburban Bank Building (former  
Germantown Railroad Station)  
Germantown Quad 1953

Germantown  
(BM 428)

Germantown Sch

Old Germantown

Asbury Ch

Brownstown

Seneca

Great Long

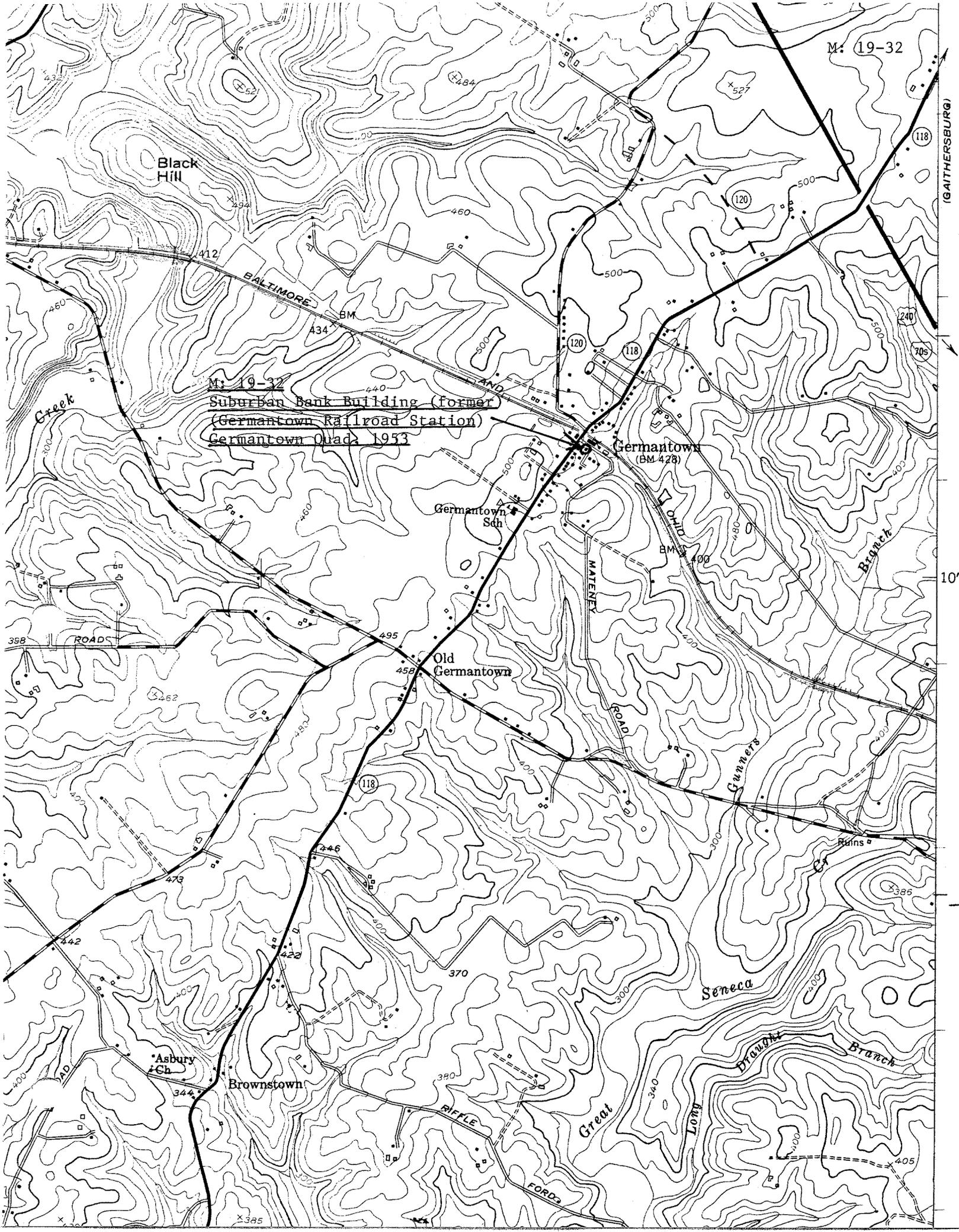
Branch

Branch

RIFLE

FORD

10'





GERMANTOWN H.D. # 19/13 (within)

M:19-32

OLD BANK - MATENEY RD.

E

L.S. 9/86