

1910, ch. 219, sec. 7 (p. 8). 1912, ch. 194, sec. 7. 1918, ch. 33, sec. 7.

7. The Commissioner, Deputy Commissioner, or an Examiner appointed by the Commissioner shall at least once in each year, and whenever he considers it expedient, visit each banking institution in this State, other than National Banks. At such visits he shall in the presence of one of the officers of the institution, have free access to the vaults, books and papers, and he shall inspect and examine the affairs of the institution, to ascertain its condition and see whether it complies with the provisions of law.

1910, ch. 219, sec. 14 (p. 9). 1914, ch. 805, sec. 14. 1918, ch. 33, sec. 14.

14. The Bank Commissioner, his deputy, attorney and every clerk or examiner in his department shall be bound by oath to keep secret all the facts and information obtained in the course of such examination, except so far as the public duty of such officer requires him to report upon or take special action regarding the affairs of any banking institution, and except when called as a witness in any criminal proceeding or trial in a Court of Justice. If any Bank Commissioner, deputy, clerk or examiner in such department shall disclose the name of any debtor of any banking institution, or anything relative to the private accounts or transactions of such institution, or shall disclose any fact discovered in the course of his examination, except as herein provided, he shall be subject, on conviction thereof, to forfeiture of his office, and to the payment of not more than one thousand dollars or imprisonment not more than two years, or both.

Provided, that upon the request of any banking institution which desires and has made application for membership in or which is a member of the Federal Reserve System, together with the request of the Federal Reserve Bank of the District in which said institution is located, or its duly authorized representative, the Bank Commissioner is authorized to furnish the said Federal Reserve Bank with all facts and information at any time in his possession concerning any such banking institution.

Banks.

1910, ch. 219, sec. 22 (p. 11). 1914, ch. 805, sec. 22. 1918, ch. 33, sec. 22.

22. The articles of incorporation shall be executed in triplicate by the persons joining therein before any officer authorized to take acknowledgments, and then filed with the Bank Commissioner for examination. The Bank Commissioner shall thereupon ascertain from the best sources of information at his command, and by such investigation as he may deem necessary, whether the character, responsibility and general fitness of the person or persons, named in such certificate, are such as to command confidence and warrant belief that the business of the proposed corporation will be honestly and efficiently conducted in accordance with the intent and purposes of this Article, and whether the public convenience and advantage will be promoted by allowing such proposed