	Art.	$\mathbf{Sec.}$		Art.	Sec
Banks and Trust Companies— Cont'd:			Banks and Trust Companies—		
Credit Unions—Cont'd:			General Regulations—Cont'd:		
Non-members:			Check—Payment, acceptance or		
Loans not to be made to	11	142	certification Saturday after-		
Withdrawal of deposits	11	146	noon	11	94
Oath of directors and committees Officers and committees—Re-	11	134	Consolidation—Requirements for	11	76
moval	11	137	Deposit may be received by state from; lien therefor; sale; re-		
Organization—Certificate of	11	125	turn of deposit; debt not		
Payments	11	140, 142	created	95	33-37
Powers	11	129	Deposits, demand and time de-	-	00 0.
Reports	11	131, 137	posits; meaning of	11	82
Reserve fund	11	144	Deposits, accepting when known		
Savings and deposits	11	129	to be insolvent; penalty	11	75
Shares	· 11	138	Deposits by minors, or females	11	100
Supervision and examination by		101	In trust; payment on death of		
bank commissioner	11	131	trustee	11	101
Supervisory committee Surplus funds	11 11	134, 137 141	In names of two persons, payable to		
Taxation; exemption	11	141	either or the survivor	11	102
Transfer fee	11	138, 144	Deposits—Unclaimed	11	19-24
Vacancies in directors, etc	11	135	Dividends—Provisions as to pay-	-	10 23
Withdrawal of members and de-		100	ment; liability of stock-		
posits	11	138, 146	holders	11	95, 96
Definitions	11	69, 108	False statements or entries in		,
		149	books or papers; penalty	11	75
Deposits—Pledging of securities for			Federal Deposit Insurance Cor-		
payment of estates in bank-			poration — Banking institu-		
ruptcy	11	32,58	tions may become members		04.05
Unclaimed	11	19–24	of; right of subrogation	11	84,85
Deputy Bank Commissioner—Ap-			Federal Reserve System—mem- bers of; reserves required	11	89
pointment; compensation;		_	Fiduciary—Requirements when	11	09
bond	11	2	acting as; bond	11	86-88
Directors—May place institution	11	11	Increase of capital	11	68
under Bank Commissioner.	11	11	Industrial Loans—Power to par-		-
Dividends—Payment on preferred	11	69	ticipate in	11	67
and common stock	11	09	Insolvent, accepting deposits		
Dividends—Provisions as to payment; when stockholders			when known to be	11	75
liable	11	95, 96	Inspection of; information not to		
Examinations of banking institu-		50,50	be divulged; penalty; pro-		
tions:			viso as to Federal Reserve Bank	11	7, 23
By Federal Deposit Insurance			Liabilities—Limitation for any	11	1,20
Corporation	11	· 8	person	11	91
Fees; disposition of funds	11	25	Liquidation of banks or trust		0.
Federal Deposit Insurance Corpora-			companies	11	77
tion:			Loans:		
Banking institutions may become		ĺ	Not to be made on own stock		
members; right of subroga-			or for subscription to own		
tion	11	84,85	stock	11	80,81
Examinations by, may be accepted by Bank Commis-			To officers, directors, etc	11	92
• = -	11	8	Maximum borrowing capacity of	11	01
Fiduciary funds, preferred claims	11	86–88	any person, etc., from	11	91
General Regulations:	11	o u o o	Misrepresentations by persons, etc., not subject to this		
Affiliates—Unlawful to have	11	72	article; penalty	11	104
Articles of incorporation; amend-	11	1	Oath of stockholder to determine		101
ments to	11	68	whether bona fide owner of		
Banking institution; definition of	11	63	stock voted; provisos	11	105
Bills payable—limitations as to		_	Officers, directors or employees,		
amount	11	79	false statement or entry by,		
Branch banks and trust com-			or exhibition of false papers		
panies	11	65	with intent, etc.; penalty	11	75
Capital—Increase or decrease of.	11	68	Perpetual succession—Right to	11	64
Capital notes, debentures, etc.—	11	70	Persons, co-partnerships or cor-		
Issue and sale of	11	70	porations, not subject to		
tions	11	78	banking laws, not to engage	11	104
Certification of checks without	11	' °	in banking	11	104
funds; effect of	11	93	Preferred stock — Requirements	58a	21
Charters—Amendment of	11	68	for issue of	11	69