special or annual meetings and by vote of the holders of two-thirds of the capital stock of said corporation to increase the capital stock of the same from time to time, from ten thousand dollars, its present capital, to such an amount or amounts as they may determine, not to exceed one hundred thousand dollars, which shall be divided into ten thousand shares of the par value of ten dollars each; provided, that before any increase or increases shall be made in said capital stock, such notice shall be given to the stockholders of the meeting or meetings to be held for the purpose of considering such increase or increases as may be required by the by-laws of said corporation for the annual meeting of its stockholders.

SEC. 3. *And be it enacted,* That said corporation shall have power to borrow money, to receive money on deposit and pay interest thereon; to lend money or to discount in accordance with bank usage, taking such security therefor, either real or personal, as the board of directors may deem sufficient; and said corporation may buy and sell bills of exchange, notes, bonds of other securities; may purchase and hold such real and personal estate and property as may be necessary for the accommodations and transactions of its business; may make such special regulations in relation to special or other deposits as the board of directors may deem advisable; may rent out to its depositors and others boxes and other receptacles in its vault for the keeping of securities, papers and other valuable articles; and may issue letters of credit and other commercial obligations, and generally do and transact a general banking business.

SEC. 4. *And be it enacted,* That said corporation shall be subject to the provisions of chapter 190 of the Acts of the General Assembly of 1892, as amended by chapter 160 of the Acts of the General Assembly of 1896, and all general laws applicable to companies or associations of a character similar to that named in this Act.

SEC. 5. *And be it enacted,* That the stockholders of said corporation shall be liable to the amount of their respective share or shares of stock in such corporation for all its debts and liabilities upon note, bill or otherwise.

SEC. 6. *And be it enacted,* That the duration of said corporation shall be perpetual.

SEC. 6A. *Be it enacted,* That the directors of the said The Westminster Savings Bank may, from time to time, pay out of the net profits of the business of said bank, such interest on the deposits in said bank, and such dividends in cash, or in the capital stock of said bank, to the stockholders thereof as will