

duly formed under the provisions of the Code of Public General Laws of Maryland, in addition to the powers and privileges conferred upon it by its certificate of incorporation, which is hereby ratified and confirmed, shall have the further rights, privileges and powers particularly mentioned in this Act.

SEC. 2. *And be it enacted*, That the stockholders of said corporation be and they are hereby authorized at special or annual meetings, and by vote of the holders of two-thirds of the capital stock in said corporation, to increase the capital stock of the same, from time to time, from twenty-five thousand dollars, its present capital, to such an amount or amounts as they may determine, not to exceed one hundred thousand dollars; provided, that 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 stockholders.

SEC. 3. *And be it enacted*, That said corporation shall have power to borrow money, to receive money on deposit, 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 or sell bills of exchange, notes, bonds or other securities; may purchase and hold such real and personal estate and property as may be necessary for the accommodation and transaction of its business; 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; may issue letters of credit and other commercial obligations, and generally may do and transact a general banking business, and shall have perpetual succession.

SEC. 4. *And be it enacted*, That whenever any deposits shall be made in said corporation by a minor, such deposits shall be received or held, and paid out on precisely the same terms and conditions of those of adult depositors; and the check, receipt or acquittance of such minor shall be valid and binding on him or her, any law of this State to the contrary notwithstanding.

SEC. 5. *And be it enacted*, That the election of directors of said corporation shall be in accordance with the by-laws passed by the stockholders thereof.

SEC. 6. *And be it enacted*, That the president, vice-president, each director, the cashier and assistant cashier, before entering upon the duties of his office, shall take the following oath or affirmation, as the case may be: "I do solemnly swear (or affirm) that I will faithfully, impartially, diligently and hon-