

eral Deposit Insurance Corporation, or [its] their duly authorized representatives, the [Bank] Commissioner is authorized to furnish the said federal reserve bank or *the Federal Deposit Insurance Corporation* with all facts and information at any time in his possession concerning any such banking institution.

23.

Neither the [Bank] Commissioner, deputy bank commissioner nor any of the [clerks] *employees* in the employ of the [Bank] Commissioner's office, shall become indebted to any banking institution, *credit union or industrial finance licensee*, or other institution subject to the jurisdiction of the [Bank] Commissioner, or shall engage or be interested in the sale of securities or in the negotiation of loans for others, to or with any banking institution, *credit union or industrial finance licensee* under penalty of forfeiture of his office or employment.

25.

Whenever any certified copy or copies of any records or papers filed in the office of the [Bank] Commissioner shall be lawfully required to be furnished by him, the [Bank] Commissioner shall be entitled to a fee of [ten cents] *one dollar (\$1.00)* for each folio for making such copy or copies, and [fifty cents] *one dollar (\$1.00)* for each certificate. All such fees are to be paid by the [Bank] Commissioner into the State treasury.

28.

Any number of persons, not less than five, citizens of the United States and [a majority of them] citizens of this State, may hereafter associate to establish a bank under this article upon the terms and conditions and subject to the liabilities prescribed herein. The capital stock for any bank shall not be less than twenty-five thousand dollars (\$25,000.00) in cities, towns or villages having up to fifteen thousand (15,000) inhabitants, and shall not be less than seventy-five thousand dollars (\$75,000.00) in cities, towns or villages, having more than fifteen thousand (15,000) and up to fifty thousand (50,000) inhabitants, and shall not be less than one hundred thousand dollars (\$100,000.00) in cities, towns and villages having more than fifty thousand (50,000) and up to one hundred and fifty thousand (150,000) inhabitants, and shall not be less than five hundred thousand dollars (\$500,000.00) in any city, town or village having more than one hundred and fifty thousand inhabitants (150,000); the number of inhabitants in each case to be ascertained or determined by the last federal or State enumeration; and no bank shall start business until all of the capital stock provided for in its charter and an additional sum equal to 20% thereof, as surplus shall have been paid for in full in money and no payment shall be regarded as made by the delivery of any note, security or property of any kind as a substitute for money, except as otherwise provided by law. Provided that this section shall not apply to any person, copartnership, incorporated bank, or other incorporated institution now engaged in the banking business in this State, except in such cases where said person, copartnership, incorporated banks or other incorporated institution doing a banking business shall hereafter undertake to establish a branch or branches outside of the city, town or village in which they