

9. No loan shall be made for a longer period of time than six months, and no paper shall be discounted or purchased which shall have more than six months to run before falling due.
10. No individual, or firm, or association, shall be suffered to have loans or discounts, directly or indirectly, to an amount in all, at any time, exceeding *one and a half per cent.* on the capital of said corporation paid in; and shall not be suffered to incur responsibilities to said corporation as signer and endorser to an amount in all, at any time, exceeding *three per cent.* on such capital paid in.
11. No director, stockholder, or any officer of such institution, shall be indulged with any loan or discount on terms or conditions more favorable, or to an amount greater than those usually extended by said corporation, to individuals generally, not stockholders therein.
12. No such corporation, nor any director, officer, agent or servant thereof, shall be concerned directly or indirectly in the purchasing or selling of notes or bills of said corporation; nor in the purchase or sale of stock of any bank or incorporated company.
13. No loan shall be made by such corporation to any government, State or incorporated company, without a special act of the Legislature of this State authorising such particular loan to be made.
14. No loan or discount shall be made by such corporation, directly or indirectly, on a pledge of stock of said corporation or of any other incorporated company.
15. No such corporation shall receive deposits of any kind, bearing interest, nor pay interest or make any pecuniary allowance for the use of any sum deposited with such corporation or elsewhere, without special authority of the Legislature for each and every separate deposite.
16. No corporation having banking privileges, shall at any time have (exclusively of its liability to its stockholders for capital stock,) liabilities exceeding, in the whole, *seventy-five per cent.* on the amount of its capital stock paid in.
17. No such corporation shall at any time have an amount lent out or discounted, exceeding *twice the amount* of gold and silver coin, which the said corporation shall have on hand at the same time, exclusively of coin on special deposite.
18. The amount of bills and notes issued by such corporation for circulation, shall not at any time exceed, by more than *fifty per cent.* the amount of gold and silver coin on hand, at the same time, belonging bona-fide to said corporation.
19. No corporation, unless it expressly have banking privileges by law, shall be suffered to issue any bills, notes, certificates, paper, or token whatsoever for currency or circulation—and no corporation having banking privileges shall, after the fourth of July, 1839, issue or suffer to be issued any bill, note, certificate, paper, or token whatsoever designed for circulation, of a denomination less than *ten dollars.*