

and, to make, issue and negotiate promissory notes, and generally to do and execute all such matters and things, as to them shall appertain under the clauses of this act, or in the common course of banking operation; they shall appoint and pay the various subordinate agents, officers and servants, deemed necessary, and make a dividend of profits, at the end of six months, from the first day of November next, and semi-annually thereafter.

SEC 5 *And be it enacted*, That the State's Bank may be concerned in bullion, gold and silver coin, or funded debt of the United States, mortgages, bills of exchange, stock of the Bank of the United States, or any collateral security that may appear expedient to the president and directors in their discretion, and under their official charge and responsibility.

SEC. 6. *And be it enacted*, That the said president and directors may purchase or lease real property, and cause to be erected all necessary buildings, conveniences and securities for the State's Bank, and they shall have power to make and alter at pleasure all necessary orders, ordinances and by-laws, but the following regulations, restrictions, limitations and provisions, shall constitute and form the fundamental articles of the said bank.

I. The Institution shall be kept open for the dispatch of ordinary business, from nine o'clock in the morning, until three o'clock in the afternoon, every day in the year except Sundays, Christmas day, the first of January, and the fourth day of July.

II. The Institution shall take charge of the cash of all such persons as shall choose to place it there, free of expense, and shall keep it subject to the order of the depositor, and shall also receive special deposits of ingots of gold, bars of silver, wrought plate and other valuable articles of small bulk, for safe keeping at the risk of the depositor.

III. All bills and notes offered for discount shall be delivered in the bank on Monday and Thursday in each week, and be laid before the Board of Directors by the Cashier, on the succeeding Tuesday and Friday, at ten o'clock in the morning, together with a statement of the funds and general concerns of the bank, on which days the discount shall be settled, and such as shall be admitted, shall be passed to the credit of the applicants, on the day on which they are discounted, and may be drawn for at any time after one o'clock, and the notes or bills not discounted, shall be returned at