

any time after one o'clock on the same day, unmarked, or unmutulated in any manner whatever.

IV. No discount shall be made upon personal security without two responsible names, the firm of a house being considered as one name only, but if funded debt of the United States, wrought plate, bars of silver, or ingots of gold, be deposited and pledged to an amount sufficient to secure the payment, with all damages, one responsible name may be taken. But no accommodation note shall be discounted unless its payment be secured by a sufficient deposit of funded debt, wrought plate, silver or gold, as aforesaid.

V. No discount shall be made without the consent of at least two thirds of the directors present, and all notes and bills discounted shall be entered in a book to be called the credit book, in such a manner as to discover to the board, at one view, on each day of discount, the amount which each and every person is indebted, either as payer or endorser.

VI. On every discount day, the name of every person who shall have overdrawn since the last discount day, shall be reported to the board, and in no instance shall a release or discharge be given to any debtor, where the debt shall have arisen from an overdraft.

VII. If any note or bill belonging to the bank shall not be paid before the shutting of the bank on the last day of grace, such bill or note shall be forthwith protested, and while such bill or note remains unpaid, no discount shall be granted to any drawer, acceptor, or endorser of the same. Bills and notes deposited for collection at any time before the commencement of the days of grace, shall be proceeded with, as bills and notes discounted, unless the person depositing the same shall direct otherwise in writing: *Provided*, That in case of non-payment and protest, the person lodging the same shall pay the charges.

VIII. Ordinary discounts may be done by the president and two directors, but not less than the president and four directors shall be a board necessary to transact the general business of the bank.

IX. In case of sickness or absence of the president, he shall designate in writing, a discreet person, to act as president pro tempore, or in default of such designation, his place may be supplied by a director, to be appointed by the board, by ballot pro tempore.

X. Every person who opens an account with the bank shall subscribe his name in a book to be called the *Firm*