



The American National Bank The Citizens State Bank UNITED

WITH the beginning of business yesterday, clients found two strong financial institutions merged into one, the Citizens State Bank having consolidated with the American National Bank. The joined banking facilities of each bank awaits all their old patrons and the general public at the Citizens State Bank in the Daniel building, Third and Boston streets.

Patrons and the public will find an intense satisfaction in the consolidation of these two banks from the standpoint of effective service and general banking efficiency. Most of the officials and employes of each bank will be found in the combined institution, and the faces that any patron will see will not be new to him.

Service to the banking public, ramifying to the utmost minute detail of the banking business, will be the rule that will make all customers take pride in the one bank built out of these two strong ones.

A STATEMENT

By *F. B. Jones, President of The American National Bank*

To the Tulsa Public: I wish to say that the consolidation of the Citizens State Bank and the American National Bank is truly a consolidation in every particular. Combined in the American National Bank today are all of the resources of both institutions.

Shorter and shorter has grown the man power in America, and it is still growing shorter. At no place has this shortage been felt so keenly as here in Tulsa, where the rush of work has been terrific in practically all lines. By consolidating these banks, we have increased the banking facilities in all ways which formerly were characteristic of each bank, and at the same time we have mutually combined to guard against any future shortage in help.

The splendid service which has been given by the American National Bank now has added to it the service given by the Citizens State Bank. It makes us bigger and better in all ways and places the business facilities of two institutions under one management.

The Citizens State Bank was a young, but a vigorous and hearty could be proud, and a clientele which the consolidated institutions will financial concern. Its management had built up a clientele of which it take the keenest pleasure and genuine satisfaction in extending the augmented service record.

Betterment to our patrons and to ourselves will result from this mutual merger, and each and every patron of either bank and the general banking public will find the fullest co-operation and courteous treatment awaiting them as in the past, at the American National Bank.

F. B. JONES, President.

A STATEMENT

By *James Bowen, President of The Citizens State Bank*

The Citizens State Bank was a Tulsa financial institution but a few months old, but in its short career it had demonstrated an activity and growth in banking circles that was fast making it a big factor in the development of Tulsa. There was a personal touch and a hearty interest shown between the bank officials and its patrons that made for the success which the young bank met.

In the passing of the Citizens State Bank, whatever of sentiment may have entered the souls of its officials is over-buoyed in the realization that this change was made from the standpoint of service—and service is the most commanding thing in the world of today. Combined, we are in shape to render a service to patrons and extend greater possibilities than in single action.

We know that the combination will lend a benefit to the patrons of both the former banks by reason of the aggregate resources, both in money, in man-power, and in the efficiency of the business management, while the courtesy and everyday personal attention of both will remain at their same high standard as in the past.

Today each patron of the American National Bank may still transact business with the men he knows and in his "own bank," just as truly as before. From this time forward you will find us at the former Citizens State Bank, where we will be glad to extend to you the fullest service-plus resulting from this consolidation.

JAMES BOWEN, President.

Statement of the Condition of The American National Bank, of Tulsa, Oklahoma at the Close of Business May 27, 1918

RESOURCES	
Loans and discounts	\$1,559,282.26
Overdrafts	7,010.45
Bonds, securities, etc.	222,236.85
Federal reserve stock	4,500.00
Furniture and fixtures	15,000.00
Cash and exchange	1,129,935.00
	<u>\$2,937,964.56</u>

LIABILITIES	
Capital stock	\$ 100,000.00
Surplus and profits	110,135.48
Circulation	97,600.00
Deposits	2,370,792.74
Rediscounts	259,436.34
	<u>\$2,937,964.56</u>

The American National Bank

Daniel Building

Third and Boston