

Victoria Bank Building Co

No. 230,119



The State Savings Bank
OF VICTORIA.

GUARANTEED BY THE
GOVERNMENT OF VICTORIA.

**ELIZABETH STREET,
MELBOURNE.**



**PLEASE KEEP THIS BOOK
UNDER LOCK AND KEY.**

THE
STATE SAVINGS BANK
OF VICTORIA.

Established 1841.

Guaranteed by the Government of Victoria.

Commissioners :

SIR GEORGE TURNER, P.C., K.C.M.G., CHAIRMAN.

ARCHIBALD CURRIE, Esq., J.P.

W. BELL JACKSON, Esq.

WILLIAM G. McBEATH, Esq., J.P.

COL. J. W. McCAY, M.A., LL.M.

Inspector-General :

GEO. E. EMERY, J.P.

Chief Inspector :

ALEX. COOCH.

The Commissioners are appointed by His Excellency the Governor-in-Council, and have the general control of the administration of the State Savings Bank of Victoria, and the sole investment of the funds, in accordance with the provisions of the Savings Banks Acts.

A full list of the towns in which the State Savings Bank is established will be found on the last pages of this pass-book.

THE STATE SAVINGS BANK
OF VICTORIA.

ESTABLISHED 1841.

Guaranteed by the Government of Victoria.

OFFICE HOURS.

10 to 3 o'clock, except on the Weekly Half-Holiday, when the Bank closes at noon. The Bank is also open at Branches, but not at Agencies, on one evening in each week from 7 till 9 o'clock, for receipt of Deposits only.

DEPOSITS.

Sums received from One Shilling to One Thousand Pounds (interest being allowed up to £350) as ordinary deposits, but, in addition to the pass-book account, Savings Bank Deposit Stock may be purchased up to £1,000.

Cheques, Drafts, Postal Notes, and Post Office Orders received, but the proceeds are not available until collected.

Money may be deposited upon production of the pass-book at any office of the Bank throughout Victoria, but if an account is repeatedly operated upon at any office other than that named on the cover of the pass-book (or one of the Agencies attached to it), the Bank may require the account to be transferred to the office where the transactions are repeatedly made.

Depositors may send their money and pass-books to the Bank by other persons or by post.

SAFETY DEPOSIT BOXES.

These money-boxes may be purchased at a cost of sixpence. The boxes, when full, are to be taken to the Bank to be opened, and new boxes will then be given in exchange, free of charge. These boxes are not issued at Agencies, nor at the Elizabeth Street, Flinders Street, or Bourke Street Branches.

PENNY SAVINGS BANKS.

Penny Banks may be established at Schools upon application made by the Schoolmasters. Deposits must be made at the Schools but for withdrawals the Depositors must attend at a Branch or Agency of The State Savings Bank. Any sum from one penny to five shillings may be received at one time.

INTEREST

Is allowed on the ordinary deposit account on sums from One Pound to Three Hundred and Fifty Pounds, and is calculated by calendar months, viz.:- from the first day of the month following that in which a deposit is made. Interest is added to depositors' accounts on 30th June every year, and then becomes principal, and need not necessarily be withdrawn.

On Savings Bank Deposit Stock interest is allowed from the date of purchase to the date of withdrawal, and is payable half-yearly.

WITHDRAWALS.

(Depositors' orders are exempt from stamp duty.)

At Office which issued the Pass-book.—If this pass-book be presented at the office named on the cover, sums not exceeding £20 may be withdrawn on demand; from £20 to £50, two days' notice is required; from £50 to £100, three days' notice; exceeding £100, seven days' notice. Any deviation from this rule to meet special cases must be with the express sanction of the Branch Manager.

At any other Office of the Bank throughout Victoria.—If this pass-book be presented at any other office in Victoria than that named on the cover, and the depositor can be fully identified to the complete satisfaction of the Bank officials, a sum not exceeding **Five Pounds** at Branches and **Three Pounds** at Agencies may be withdrawn **on demand** free of charge. A depositor at a distance from his Bank may also withdraw by telegraph in sums not exceeding £20 per day by presenting his pass-book at the nearest office of The State Savings Bank, and furnishing proper identification, and in this connection he has the choice of three methods, viz.:

- Notice and reply by telegraph.
- Notice by telegraph and reply by first post.
- Notice by post and reply by telegraph.

Orders for any amount will be collected for the depositor free of charge (except those by telegraph), and this method is adopted when a depositor is unable to furnish identification.

At any of the following Banks outside Victoria:—

New South Wales	Government Savings Bank
.. ..	Savings Bank of New South Wales.
Queensland	Government Savings Bank.
South Australia	The Savings Bank of South Australia.
Western Australia	Government Savings Bank.
Tasmania	Hobart Savings Bank.
.. ..	Bank for Savings, Launceston.
.. ..	Any Trading Bank.

Orders for any amount will be collected at the usual rates of exchange, and, if a depositor can be fully identified to the complete satisfaction of the Bank officials, he may also draw on demand sums not exceeding £2 in the aggregate every three days at a charge of sixpence. A depositor may also withdraw by telegraph (subject to proper identification) sums not exceeding £10 in the aggregate every three days, for which a small fee is charged.

At any Office of the Post Office Savings Bank in Great Britain and Ireland and P.O.S.B. of New Zealand.—A depositor before leaving Victoria for Great Britain or New Zealand may apply to have his bank balance made available for him immediately on his arrival, or, after arrival there, may apply to the Bank to have his account transferred, and, after the usual course of post, may freely operate upon it. Depositors in Great Britain and New Zealand may similarly arrange to have their accounts transferred to Victoria.

Depositors unable to attend personally at the Bank may send an order for withdrawal, with the pass-book, by some other person, or by post.

TRANSFER OF ACCOUNTS FROM ONE BRANCH TO ANOTHER.

Accounts may be transferred from one office of the Bank to another office in Victoria without expense or loss of interest.

SAVINGS BANK DEPOSIT STOCK.

A holder of Stock may withdraw Ten Pounds, or a multiple of Ten Pounds, upon giving notice, as follows:—

Sums under £100	Ten days for every £10 to be withdrawn.
Sums of £100 and over ..	Three months for each £100, the maximum notice not to exceed two years.

DECEASED DEPOSITORS.

When a depositor dies intestate, leaving a balance not exceeding £100, including interest, the Bank may in two months pay to the persons entitled thereto according to law, without Letters of Administration. When a depositor dies testate, the balance is paid to the Executors without delay.

Note.—Claimants of estates of deceased persons may apply to the County Court Registrar, who will do all that is necessary to procure Probate or obtain Letters of Administration if the estate does not exceed £500. Fees for first £50, 2s. 6d.; and for every additional £50, 1s. 6d.

LOANS ON MORTGAGE.

Credit Foncier Loans are granted on Farms, City, Town, and Suburban Properties up to two-thirds of valuation, repayable by instalments spread over a term of years, at a low rate of interest. No charge is made for mortgage deed; valuation charges are on a very low scale.

Loans on Broad Acres and City Properties are granted for fixed periods for amounts up to £25,000 at lowest current rates of interest. Particulars regarding Mortgage and Valuation Fees under this heading may be obtained on application to the Inspector-General, Melbourne.

SAFE DEPOSIT DEPARTMENT.

The Bank will accept from Depositors, for safe custody, Packets or Boxes containing Documents, etc., but not including coin, bank notes, jewellery, or precious stones.

Annual Charges 5s. to £1 according to size.

GENERAL.

The strictest secrecy is observed in respect to depositors' accounts.

It is not lawful for any person, either in his own name or in the name of any other person, to have, at the same time, moneys in more than one office of The State Savings Bank. Should it become known that a depositor has an account at another office of the Bank, any interest with which his account has been credited in excess of the limit allowed for one account shall be forfeited.

The business is so conducted that depositors of the smallest and largest amounts receive the same attention.

Married women have the sole control over their accounts.

There is no age restriction. Children, therefore, receive equal attention, and have the same privileges as adults, but are not permitted to withdraw money until they are able to sign their names.

Depositors who have borrowed money from the Bank on mortgage may remit their half-yearly payments to the Head Office through the local office of The State Savings Bank without charge.

RULES AND REGULATIONS

—OF—

THE STATE SAVINGS BANK OF VICTORIA.

(CLAUSES 42 to 58, GENERAL ORDER No. 26.)

42. Every person on becoming a Depositor in any Savings Bank shall disclose his or her name, profession, business, or calling, and residence, and upon the issue of the Pass-book the Rules and Regulations of the Bank shall be binding upon such Depositor, and upon his or her representatives.

43. Any sum not being less than One shilling nor exceeding One thousand pounds shall be received on deposit, and interest at such rate as the Commissioners may from time to time determine, not exceeding the maximum allowed under Section 22 of the "*Savings Banks Act 1890*," shall be calculated on sums of One pound or some multiple thereof up to Three hundred and fifty pounds, computed by calendar months, viz., from the first day of the month following that in which a deposit is made, but interest on moneys withdrawn shall cease on the first day of the calendar month in which a withdrawal is made. Interest shall be added to Depositors' accounts on the thirtieth day of June of every year, and shall then become part of the principal money.

44. All deposits and repayments shall be entered in a Pass-book, to be furnished to each Depositor on opening an account with the Bank, and in which the sum received or paid on each occasion shall be entered in words at length, and signed with the initials of the proper Officer of the Bank appointed for that purpose.

45. In case any Depositor shall lose his Pass-book, he is required to give immediate notice thereof to the Bank, and upon a statutory declaration of his loss and payment (if his balance be above Five shillings) of a sum not exceeding Five shillings, nor less than One shilling, to be determined by the circumstances under which the book is lost, and approved by the Officer in charge, and also upon the applicant identifying himself to the satisfaction of the same Officer, the latter shall, within fourteen days from date of notice, issue to the said Depositor a Duplicate Pass-book, which shall contain an entry showing the Depositor's balance at credit as last recorded in the Ledger, such entry to bear the initials of two responsible Officers. But if any money shall have been drawn from the Bank by any other person producing the Pass-book, before such notice shall have been given to the Bank, or if such Depositor shall fail or neglect altogether to give such notice, the loss shall fall upon the Depositor so losing his Pass-book.

46. Each Depositor shall once in each year produce, or cause to be produced, his or her Pass-book at the proper office of the Bank, for

the purpose of being inspected, examined, and verified with the Books of the said Bank by the Auditor or Auditors, on such day or days as shall be for that purpose named and appointed in and by any notice which the Commissioners of Savings Banks shall cause to be published in the *Government Gazette*.

47. Depositors may receive the whole or any part of their money on the days and at the hours appointed for making repayments, as follows, viz. :—

- (1) Sums not exceeding £20, any day.
- (2) Exceeding £20, and not exceeding £50, two days' notice.
- (3) Exceeding £50, and not exceeding £100, three days' notice.
- (4) Exceeding £100, seven days' notice.

A Depositor failing to claim the amount for which notice of withdrawal has been given at the time it expires may be required to give fresh notice before being entitled to receive the amount.

Any deviation from this rule, to meet special cases, must be with the express sanction of the Officer in charge.

48. Payment can be made only to the Depositor personally, and on his or her receipt, or to the bearer of an order, in such form as shall be approved by the said Commissioners, and signed by the Depositor, and witnessed if the Depositor be a marksman or a minor, which order must be accompanied by the Pass-book. But in case any person presenting the Pass-book shall unlawfully obtain any deposit or sum of money from the Bank during the hours of business, the Bank shall not be responsible for the loss so sustained by such Depositor, nor be liable to make good the same.

49. The Trustees of any Savings Bank may, and they are hereby authorised and empowered to, receive deposits from any person who shall declare himself willing to act as a trustee for the account of any other person disabled by idiocy, lunacy, or unsoundness of mind, and to allow interest and to make payments as in the case of ordinary Depositors, and the receipt of such person so acting as trustee shall be a sufficient discharge to the said Trustees.

50. In case the Trustees of any Savings Bank shall receive or shall have received any deposit of money from or for the benefit of any person under the age of twenty-one years, it shall be lawful for the Trustees of such Bank to pay such person his or her share and interest in the funds of such Bank, and the receipt of such person, attested by one witness, shall be a sufficient discharge, notwithstanding such person's infancy.

51. It shall be lawful for the Trustees of any Savings Bank to pay any sum of money to a married woman in respect of any deposit made by her, or deposited in her name, without notice of her marriage. All deposits standing in the sole name of a married woman shall be deemed, unless and until the contrary be shown, to be the separate property of such married woman, and the fact that any such deposit as aforesaid is standing in the sole name of a married woman shall be sufficient *prima facie* evidence that she is beneficially entitled thereto for her separate use.

52. It shall be lawful for all friendly societies legally established, and for all charitable societies, by their treasurer or other proper officer in that behalf appointed, to pay into any Savings Bank all or any portion of the funds of such friendly or charitable society so established respectively, and as any ordinary Depositor to receive the usual rate of interest allowed by such Savings Bank to the Depositors therein, and by such treasurer or other proper officer to receive back all or any portion of the funds due on such account to such society, and the receipt of such treasurer or other officer shall be a sufficient discharge to such Savings Bank in respect of any such payment or payments.

53. If any Depositor, being illegitimate, shall die intestate, leaving any person or persons who, but for the illegitimacy of such Depositor, would be entitled to the money due to such deceased Depositor, it shall be lawful for the Trustees, with the authority in writing of the Comptroller, to pay the money due to such deceased Depositor to any one or more of the persons who shall have claimed such money, and who in their opinion would have been entitled to the same according to law if the said Depositor had been legitimate.

54. No Depositor shall have any claim on any Savings Bank in respect of any deposit, unless such deposit shall be made at the office of the Savings Bank during the hours for which such Bank shall be open; and on the withdrawal of any money, an order in such form as the Commissioners shall direct shall be signed by the party receiving such money, and such order shall be a sufficient discharge to the said Trustees and their Officers for the sum therein expressed to be received.

55. It shall not be lawful for any person, either in his own name or in the name of any other person, on his behalf or on his account, to deposit or hold at the same time moneys in more than one of the said Savings Banks.

56. If any dispute shall arise between the Trustees of any Savings Bank or their Officers and any individual Depositor therein, or any person who is, or claims to be, executor, administrator, next of kin, or creditor of any deceased Depositor, in any such case the matter so in dispute shall be referred to any Auditor appointed in pursuance of the provisions of the Savings Banks Acts, or to any Justice of the Peace, whose name shall be drawn by lot by the disputants, whose award, order, or determination shall be binding and conclusive upon all parties, and shall be final to all intents and purposes, without any appeal. Provided always that, whenever the subject-matter in dispute shall be a sum of money exceeding Fifty Pounds, the award, order, or determination of such Auditor or Justice of the Peace shall be liable to be reviewed, altered, annulled, or revised on appeal, in such manner and form, on such conditions and terms, and within such time as the Commissioners by sealed order shall direct, to the Comptroller, whose determination in the matter shall be binding, conclusive, and final.

57. In case any Depositor in any Savings Bank shall die leaving any sum of money in the said Institution belonging to him or her at the time of his or her death not exceeding in the whole, including interest, the sum of One hundred pounds, and Probate of the Will of the deceased Depositor (if any Will has been made) or Letters of

Administration of his or her estate and effects be not produced to the Trustees of the said Institution, or if notice in writing of the existence of a Will, and intention to prove the same, or to take out Letters of Administration, be not given to the said Trustees within the period of two months from the death of the said Depositor, and in the latter case unless such Will be proved, or Letters of Administration taken out, within the period of three months from the death of the said Depositor, it shall be lawful for the said Trustees to pay and divide the same to or amongst any person or persons who shall appear to such Trustees to be the widow, or entitled to the effects of such deceased Depositor according to law, or according to any General Order which the Commissioners may make in that behalf; and the payment of any such sum of money shall be valid and effectual with respect to any demand of any other person or persons as next of kin, legatee, or personal representative of such deceased Depositor, against the funds of such Bank or the Trustees thereof; but nevertheless such next of kin, legatee, or representative shall have remedy for recovery of such money so paid as aforesaid against the person or persons who shall have received the same.

58. Payment of any money by the Trustees of any Savings Bank as aforesaid to any person or persons having Letters of Administration, or Probate of any Will, and appearing to be in force, shall be valid and effectual with respect to any demand of any other person or persons, as the lawful representative or representatives of such Depositor, against the funds of such Institution, and the Trustees thereof and the Commissioners; but nevertheless such representative or representatives shall have remedy for such money or securities so paid or transferred as aforesaid as against the person or persons who shall have received the same.

GEORGE E. EMERY,
Inspector-General.

DEPOSITOR'S ADDRESS.

(If this Address be changed, the Bank must be immediately notified.)

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.....
.....

15/12/22
THE STATE SAVINGS BANK OF VICTORIA
Secretary Graham + Malvern
 in account with
 If you change your address, notify the

Elizabeth Street, Melbourne. **230,119**
William J. Frost Fairbank
 and of course give the above number

Date: **1916**
 Sums received and paid in words at length.
 May 2 Sixty nine pds
 1916
 July 1 INTEREST
 OCT 20 PAID
 Nov 2 Paid
 Paid to 1/16 16/5

Deposit.	Payment.	Balance	Initials.	Office Stamp, if Deposit or Payment be made at an Agency.
69.	c	69.	L	
		69 d	S	
		70. 5		
	70. 5			

W. J. Frost
 MAY 20 1917
 PRODUCED FOR AUDIT

Always sign your name the same way
 Keep this book under

or payment may be refused.
 lock and key.

If a Deposit or Repayment be made at an AGENCY, Depositors are requested to see that the Name of the Town is stamped in this column opposite the entry.

15/12

THE STATE SAVINGS BANK OF VICTORIA

Beere Law Graham + Malvern
in account with
If you change your address, notify the

Elizabeth Street, Melbourne.

230,119

W. J. ...
and of your own give the above number

Date.	Sums received and paid in words at length.	Deposit.	Payment.	Balance	Initials.	Office Stamp, if Deposit or Payment be made at an Agency.
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Amount brought forward

*Always sign your name the same way
Keep this book under*

*or payment may be refused.
lock and key.*

If a Deposit or Repayment be made at an AGENCY. Depositors are requested to see that the Name of the Town is stamped in this column opposite the entry.

OFFICES OF THE STATE SAVINGS BANK OF VICTORIA.

Melbourne—
139 Elizabeth St
520-22 Flinders St
31 Bourke Street
Abbotsford
Alberton
Alexandra
Allansdale
Allendale
Alvie
Amphitheatre
Apollo Bay
Apsley
Ararat
Armadale
Ascot Vale
Avenel
Avoca
Bacchus Marsh
Baddaginnie
Bairnsdale
Balaclava
Ballan
Ballarat
Balmoral
Bannockburn
Barnawartha
Bass
Bealiba
Beaufort
Beecac
Beecac Forest
Beechworth
Belgrave
Benalla
Bendigo
Bentleigh
Berringa
Berrilllock
Berwick
Bethanga
Beulah
Birchip
Birregurra
Blackburn
Bonnie Doon
Boolarra
Boort
Bowenvale
Box Hill
Brankholme
Bragolong
Bridgewater
Bright
Brighton

Brighton, North
Broadford
Broadmeadows
Brunswick
Bruthen
Buangor
Buchan
Bulu Buln
Bulumwaal
Bungaree
Buninyong
Bunyip
Burke's Flat
Burnley
Burwood
Byaduk
Camberwell
Camperdown
Canterbury
Caranrut
Carisbrook
Carlton
Carlton, North
Carrum
Cassilis
Casterton
Castlemaine
Caulfield
Cavendish
Charlton
Cheltenham
Chewton
Chiltern
Clifton Hill
Clunes
Coalville
Cobden
Cobram
Coburg
Cohuna
Colac
Coleraine
Cora Lynn
Corong
Corryong
Cowes
Covwarr
Cranbourne
Cressy
Creswick
Croydon
Cudgee
Cudgewa
Cunninghame
Dandenong

Dargo
Darnum
Dartmoor
Daylesford
Dean's Marsh
Dennington
Derrinallum
Devenish
Diamond Creek
Digby
Dimboola
Donald
Doncaster
Dookie
Dromana
Drouin
Drysdale
Dunkeld
Dunolly
Eaglehawk
East Caulfield
East Melbourne
Echuca
Edenhope
Elaine
Eldorado
Elmhurst
Elmore
Elsternwick
Eltham
Emerald
Essendon
Euroa
Fairfield
Fern Tree Gully
Fish Creek
Fitzroy
Flinders
Footscray
Forrest
Foster
Frankston
Fryerstown
Gallinney's Creek
Gardenvale
Garfield
Garvoc
Geelong
Geelong, West
Gisborne
Glenhuntly
Glenorchy
Glenrowan
Glenthompson
Glen Wills

Gobur
Golden Square
Goorambat
Goorong
Goroks
Grangeville
Granya
Graytown
Great Western
Greensborough
Guildford
Gunbower
Hamilton
Hampton
Harrietville
Harrow
Hastings
Hawksburn
Hawthorn
Healesville
Heathcote
Heidelberg
Hexham
Heyfield
Heywood
Homebush, Lr.
Hopetoun
Horsham
Inglewood
Inverleigh
Inverloch
Iona
Ivanhoe
Jamieson
Jeparit
Jumbunna
Kangaroo Gnd.
Kandora
Kaniva
Katamatite
Kerang
Kew
Kilmore
Kilmore, East
Kingston
Koondrook
Koo-wee-rup
Koroit
Korong Vale
Korumburra
Kyabram
Kyneton
Lake Boga
Lake Bolac

Lake Rowan
Lalbert
Lancefield
Landsborough
Lang Lang
Learnmonth
Leongatha
Lethbridge
Lexton
Lillimur
Lilydale
Lindenow
Linton
Lismore
Loch
Longwarry
Longwood
Lorne
Lubeck
Macarthur
Macedon
Maccorna
Maffra
Majorca
Maldon
Malmesbury
Malvern
Malvern, North
Mansfield
Marnoo
Maryborough
Meeniyah
Melton
Mentone
Meredith
Merrigum
Middle Park
Milawa
Mildura
Minyip
Mirboo, North
Mitcham
Mitiamo
Mitta Mitta
Moe
Monbulk
Moonee Ponds
Moorabbin
Mooroopna
Mordialloc
Mornington
Mortlake
Morwell
Mt. Blackwood
Mt. Egerton
Moyston
Murchison

Murrumbeena
Murtoa
Myrning
Myrtleford
Mysia
Nagambie
Narracan
Narre Warren
Nathalia
Natimuk
Neerim Junct.
Neerim, South
New Gisborne
Newlyn
Newmarket
Newport
Newstead
Nhill
Noorat
Noradjuha
Nth. Brunswick
Northcote
North Fitzroy
Nth. Melbourne
Numurkah
Oakleigh
Omeo
Orbost
Outtrim
Ouyen
Pakenham
Pakenham E.
Panmure
Parkville
Paynesville
Penshurst
Piggoreet
Pitfield Plains
Poowong
Port Albert
Portarlington
Port Campbell
Port Fairy
Portland
Port Melbourne
Portsea
Powelltown
Prahan
Preston
Pyramid Hill
Quambatook
Queenscliff
Rainbow
Raywood
Rheola
Richmond
Richmond, Sth.

Riddell's Creek
Ringwood
Rochester
Rokewood
Romsey
Rosedale
Rupanyup
Rushworth
Rutherglen
Sale
Sandford
Sandringham
San Remo
Scarsdale
Sea Lake
Sebastopol
Serviceton
Seymour
Sheep Hills
Shepparton
Skipton
Smeaton
Smythesdale
Snake Valley
Somerville
Sorrento
Sth. Melbourne
South Yarra
Spotswood
Stanley
St. Arnaud
Stawell
Steiglitz
St. James
St. Kilda
Stony Creek
Stratford
Strathmerton
Stuart Mill
Sunbury
Sunnyside
Sunshine
Surrey Hills
Swan Hill
Swift's Crk. Jn.
Talbot
Tallangatta
Tallarook
Tallygaroopna
Taradale
Tarnagulla
Tatura
Terang
Thoonia
Thorpdale
Timboon
Tongala
Tongio, West

Toongabbie
Toora
Tooradin
Toorak
Traralgon
Traragon
Trentham
Tungamah
Tynong
Ultima
Vic. Market,
Melbourne
Violet Town
Wahgunyah
Walhalla
Wandiligong
Wangaratta
Warburton
Warburton, W.
Warracknabeal
Warragul
Warrandyte
Warrion
Warrnambool
Watchem
Waterloo
Wedderburn
Welshpool
Werribee
West St. Kilda
Whitfield
Whittlesea
Wickliffe
Willaura
Williamstown
Winchelsea
Wodonga
Wonthaggi
Woodend
Wood's Point
Woomelang
Wunghu
Wycheproof
Yackandsandah
Yan Yean South
Yannathan
Yarck
Yarra Glen
Yarra Junction
Yarragon
Yarram
Yarraville
Yarrowonga
Yarroweyah
Yea
Yinnar

OFFICES—Continued.



A DEPOSITOR must not leave the
Pass-Book at any office of the
State Savings Bank without obtaining
AN OFFICIAL RECEIPT, showing the
balance at credit.