

**U. S. SUPREME COURT RULING:** "A usage to allow customers to overdraw, and to have their checks and notes charged up, without present funds in the bank, is a usage and practice to misapply funds of the bank."

**RULING OF COMPTROLLER OF THE CURRENCY:** "The granting by some banks of accommodation in the form of overdrafts is objectionable and cannot be countenanced by this office."

Your Check or Checks listed below have this date **OVERDRAWN YOUR ACCOUNT** \$ 1687

\$ \_\_\_\_\_ in favor of \_\_\_\_\_ dated 25

\$ \_\_\_\_\_ in favor of \_\_\_\_\_ dated 17/2

\$ \_\_\_\_\_ in favor of \_\_\_\_\_ dated \_\_\_\_\_

Kindly call at once and make deposit to cover. Please read above rulings. Increased expenses have compelled us to make a charge of **25 CENTS** for each check overdrawing your account to cover expense of handling, interest, etc.

**WE CHARGE  
YOUR ACCT.**

**To**

Church of Christ

Fred Cox, Treas

Walcuttville Ind

25-  
**CENTS**

1687  
1712

Date Feb 2 1962

**FARMERS STATE BANK  
LA GRANGE, INDIANA**