



Our 65th Year...



EDWARD F. GALLAGHER
1855 — 1921

FOR 65 YEARS the First National Bank has served the community of O'Neill and the county of Holt ... through good times and bad ... through pestilences and drouths. From modest beginnings, the First National Bank and the community have grown together. Today, this Bank, one of the true pioneers in the county, in fact, one of the oldest business houses in the county, offers every modern convenience to its patrons in keeping with good banking practices. This includes the use of the RECORDAK — the microfilm process of recording day-to-day banking records — and the Statement System of Banking. Today, the Capital, Surplus and Reserves are over \$200,000.00.

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THE EARLY PIONEERS recognized the great potentialities in the green hills and valleys and the vast expanses of sandhills, prairieland and lakes. They could see a development to an extent far greater than any of the Old World countries from which they stemmed.

THEY WERE WISE MEN, these pioneers who settled here to develop Nature's resources ... men of vision and courage. The prosperity which we enjoy today was made possible by these pioneers.

DURING THESE 65 YEARS that the First National Bank and the community of O'Neill have grown together, North Nebraska has developed to a degree far beyond the expectations of the pioneers. Perhaps few, if any, could vision this great community as it stands today ... in the heart of the greatest cattle, hay and bluegrass producing areas in the world, and in a rich diversified farming area.

TODAY, NEBRASKANS, and particularly O'Neillites, can point to the manner in which our natural resources have been transformed into a cultural and prosperous place in which to live. They can point to the leadership Nebraska has exerted in reaching its present prominence among other states in the Nation. And, they can point to the tremendous role Nebraska is playing in helping to prevent mass starvation in the countries from which many of the original settlers came.

IN OUR COMMUNITY, the First National Bank has taken an active part in promotion and upbuilding of farms, ranches, the livestock industry and in the advancement of O'Neill as a shopping and communications center. First came the Pioneer, the railroad followed, and with it the establishment of another trading center. Very shortly after, the First National Bank was chartered. During the 65 years that have passed since this institution was founded, our Bank has diligently tried to serve the best interests of all.

Our Statement

APRIL 11, 1949

Resources	
Loans	\$ 352,283.51
Bank Building	1,000.00
Bonds and Warrants	72,389.70
U. S. Bonds and Notes	2,005,800.00
Cash	759,315.87
\$3,190,789.08	
Liabilities	
Capital	\$ 50,000.00
Surplus	70,000.00
Undivided Profits and Reserves	86,387.76
Deposits	2,984,401.32
\$3,190,789.08	
Officers and Directors	
Edward M. Gallagher, President	
Ed. T. Campbell, Vice-President and Cashier	
John C. Watson, Asst. Cashier	
W. J. Froelich Elizabeth Gallagher	
Capital, Surplus and Reserves Over \$200,000.00	
Member Federal Deposit Insurance Corporation	

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O'NEILL, NEBRASKA

1884 — 65 YEARS — 1949

