

F. H. P. No. 2, folios 11 and 12 be and the same is hereby ratified and confirmed, and the shareholders thereof are hereby declared a body corporate under the name and style of "Commercial and Savings Bank of Snow Hill," Maryland.

SEC. 2. *And be it enacted*, That said corporation, under the above name and style, is hereby made able and capable in law to sue and be sued, plead and be impleaded, answer and be answered, defend and be defended in courts of law, to make, have and use a common seal, and the same to break, alter and renew at their pleasure, and generally to do and execute all and singular such acts, matters and things as a corporation and body politic may and can lawfully execute.

Sue and be
sued.

SEC. 3. *And be it enacted*, That the capital stock of the said "Commercial and Savings Bank of Snow Hill," Maryland, shall be twenty-five thousand dollars, and privilege is hereby given to said corporation to increase its capital stock to five hundred thousand dollars by new subscriptions or by adding to said capital semi-annually or annually a portion of its net profits not otherwise appropriated, whenever it shall be so determined by the board of directors.

Capital
stock.

SEC. 4. *And be it enacted*, That said corporation shall have power to borrow money, receive money on deposit, to loan money or to discount in accordance with bank usage, taking such security therefor, either real or personal, as the board of directors of said bank may deem sufficient; may buy or sell bills of exchange, notes, bonds or other securities; may purchase and hold such real and personal estate and property as may be necessary for the accommodation and transaction of its business; may issue letters of credit and other commercial obligations, and generally may do and transact a general banking business. And shall have power to act as agent for the purpose of issuing, registering or countersigning certificates of stocks, bonds or other evidence of debt of any State, corporation, association, municipality or public authority on such terms as may be agreed upon. To deal in exchange, foreign or domestic, and in every and all description of properties, personal effects, securities, mortgages, land, certificates of indebtedness, stocks of incorporated companies, notes, loans, or bonds of the United States or of any city, county or municipality, or of any incorporated company or any individual.

Borrow
money, etc.

SEC. 5. *And be it enacted*, That whenever any deposit shall be made by a minor or a married woman, such deposit shall be received or held and paid out on precisely the same conditions as those of adult male or adult female sole depositors.

Deposits
made by a
minor or
married
woman.