These are minutes of meetings of the directors and shareholders of the Washington County Bank in Potosi, Missouri. The minute book includes the bylaws, certifications of elections of officers, monthly reviews of business, and annual examinations by state banking officials.

The first meeting of the shareholders of the Washington County Bank was held at Potosi on 19 September 1893. Ten shareholders representing all of the subscribed stock were present. At one hundred dollars per share, the largest single subscribers were James Long, John Murphy, and J. F. Evans. Long was elected president of the bank at the first meeting and J. F. Evans was elected secretary and cashier.

Shareholders of the bank’s stock met annually to elect the Board of Directors. Initially the board met semi-annually in January and July, but it began meeting monthly after March 1897. The directors reviewed all business by the bank since the previous meeting, and approved all loans. The bank was apparently profitable, declaring its first ten percent dividend in January 1896.