This is the minute book of the Bank of Willard at Willard in Greene County, Missouri. The volume includes minutes of monthly meetings of the directors and annual meetings of stockholders, and reports by bank examiners.

The volume begins on 17 January 1906 with a note regarding the bank’s founding. H. M. Smith of Springfield and W. F. Frazier of Willard were the prime movers. Charter members were W. F. Frazier, Mrs. W. F. Frazier, G. H. Thomas, W. E. Hann, and W. H. Kime of Willard; and H. M. Smith, T. A. Nicholson, A. J. Eisenmayer, Frank B. Evens, and I. Altschul of Springfield. The capital stock was $10,000.00. The historical note is followed by the Articles of Incorporation of the Bank of Willard, 16 February 1906.

The first meeting of the Board of Directors was held on 8 March 1906. W. H. Kime was elected the first president of the bank, and W. F. Frazier was elected cashier.

Most of the volume consists of minutes of regular monthly meetings of the Board of Directors and annual meetings of the stockholders from 8 March 1906 through 1 February 1916. An unusual event was recorded on 11 February 1908: “Bank was robbed the night before and $1258.17 was stolen in cash and our P O order 15.00 on the P O at Springfield.”

In 1911, the founding members of the board sold their shares in the bank. H. B. East became president of the new board, and J. E. Cahill became secretary and cashier.