

Receiving a  
higher rate to  
be a misdeme-  
anor.  
Punishment.

V. Any person who shall directly or indirectly receive any greater interest, discount, or consideration than is prescribed by this Act, and in violation of the provisions thereof, shall be deemed guilty of a misdemeanor, and on conviction thereof shall be punished by fine not exceeding the amount of interest or discount so illegally exacted, and imprisonment for a period of not less than thirty days nor more than six months. 5

Offenders com-  
pellable to  
give evidence  
as to such  
charges.  
Offence.

VI. Every person charged with offending against the provisions of this Act may be compelled to appear and give evidence in reference to the charge preferred against him in like manner as any other witness; and any person who shall swear falsely shall, upon conviction thereof, suffer the pains and penalties of wilful and corrupt perjury. 10

As to offences  
by Banks.

VII. In the case of infractions of this Act by Banks or Banking Institutions, the officer or agent of such Bank or Banking Institution who shall commit the offence shall be alone subject to the pains and penalties to which offenders under this Act are liable, except in cases where such offence shall have been committed by authority or instructions from the chief officer or officers of such Bank or Banking Institutions, and then the President or Cashier, or other chief officer shall be liable as if the offence had been committed by him. 15 20

Chief officer  
liable in cer-  
tain cases.

Act not to  
apply to cer-  
tain Corpora-  
tions.

VIII. This Act shall not apply or be construed to apply to any Corporation, or Company, or Association of persons not being a Bank, heretofore organized and authorized by law to lend or borrow money.