



POST OFFICE SAVINGS BANK, CANADA.

1. Post Office Savings Banks are open daily for the receipt and repayment of deposits, during the ordinary hours of Post Office business.

2. The direct security of the Dominion is given by the Statute for all deposits made.

3. Any person may have a deposit account, and may deposit yearly any number of dollars, from \$1 up to \$300, or more with the permission of the Postmaster General.

4. Deposits may be made by married women, and deposits so made, or made by women who shall afterwards marry, will be repaid to any such woman.

5. As respects children under ten years of age, money may be deposited :—

FIRSTLY—By a parent or friend as Trustee for the child, in which case the deposits can be withdrawn by the Trustee until the child shall attain the age of ten years, after which time repayment will be made only on the joint receipts of both Trustee and child.

SECONDLY—In the child's own name—and, if so deposited, repayment will not be made until the child shall attain the age of ten years.

6. A depositor in any of the Savings Bank Post Offices may continue his deposits at any other of such offices, without notice or change of Pass Book, and can withdraw money at that Savings Bank Office which is most convenient to him. For instance, if he makes his first deposit at the Savings Bank at Cobourg, he may make further deposits at, or withdraw his money through, the Post Office Bank at Collingwood or Quebec, Sarnia, Brockville or any place which may be convenient to him, whether he continue to reside at Cobourg or remove to some other place.

7. Each depositor is supplied with a Pass Book, which is to be produced to the Postmaster every time the depositor pays in or withdraws money, and the sums paid in or withdrawn are entered therein by the Postmaster receiving or paying the same.

8. Each depositor's account is kept in the Postmaster General's Office, in Ottawa, and in addition to the Postmaster's receipt in the Pass Book, a direct acknowledgment from the Postmaster General for each sum paid in is sent to the depositor. If this acknowledgment does not reach the depositor within ten days from the date of his deposit, he must apply immediately to the Postmaster General, by letter, being careful to give his address, and, if necessary, write again, because the Postmaster's receipt or entry in the Pass Book is not sufficient without the further receipt for the money from Ottawa.

9. Every depositor must send his book, once a year, viz., on the anniversary of his first deposit, for comparison with the Books of the Department, and for insertion of interest. The book will be returned to him by first mail. At no other time should a depositor suffer his book to be out of his own possession.

10. When a depositor wishes to withdraw money, he can do so by applying to the Postmaster General, who will send him by return mail a cheque for the amount, payable at whatever Savings Bank Post Office the depositor may have named in his application.

11. Interest at the rate of 4 per cent. per annum is allowed on deposits, and the interest is added to the principal on the 30th June in each year.

12. Postmasters are forbidden by law to disclose the name of any depositor, or the amount of any sum deposited or withdrawn.

13. No charge is made to depositors on paying in or drawing out money, nor for Pass Books, nor for postage on communications with the Postmaster General in relation to their deposits.

14. The Postmaster General is always ready to receive and attend to all applications, complaints, or other communications addressed to him by depositors or others, relative to Post Office Savings Bank business.

15. A full statement of the Regulations of the Post Office Savings Bank may be seen at any of the Post Offices named in the List on the other side.

POST OFFICE DEPARTMENT, OTTAWA,
January, 1885.

FOR GRATUITOUS DISTRIBUTION.

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