

MINNESOTA HISTORIC PROPERTIES INVENTORY FORM

MAR 11 1982

HISTORIC NAME: First National Bank COUNTY: Stearns
 CURRENT NAME: CITY/TOWNSHIP: St. Cloud
 LEGAL DESC.: Easterly 46'5" of Lots 6 and 7, ADDRESS:
 Block 5, Wilson's Survey of St. Cloud 501 St. Germain Street

CLASSIFICATION:	CONDITION:	SIGNIFICANCE:	THEME/S:
Building <u> x </u>	Excellent <u> x </u>	Local <u> x </u>	Primary <u> Commerce </u>
Structure <u> </u>	Good <u> </u>	State <u> </u>	Secondary <u> Architecture </u>
Object <u> </u>	Fair <u> </u>	National <u> </u>	Others <u> </u>
District <u> </u>	Deteriorated <u> </u>		

OPEN TO THE PUBLIC: Yes x No Restricted PRESENT USE:
 VISIBLE FROM THE ROAD: Yes x No
 OCCUPIED: Yes x No Offices

DATE CONSTRUCTED: 1889. c/ 1918 ORIGINAL USE: Bank offices
 ORIGINAL OWNER: First National Bank ARCHITECT/~~BUILDER~~: Charles Sedgwick

OWNER'S NAME AND ADDRESS: Edward M. Reichert, Jr. & Tom Teigen 501 St. Germain St., St. Cloud, MN 56301	ACREAGE: Less than one acre <u> x </u>
LOCAL CONTACT/ORG.: N/A	UTM REFERENCE: 15 / 409630 / 5045725 St. Cloud, MN Quad. 7.5
FORM PREPARED BY: Thomas Harvey	
DATE: October 1980	

DESCRIPTION:
 The commercial Queen Anne style three-story First National Bank Building is constructed of red brick with extensive use of rough-cut granite for the raised basement, window sills, and entire front first floor facade. The bank was constructed in two phases. The eastern half was built in 1889 on the northwest corner of St. Germain Street and Fifth Avenue. Around 1918 the bank was doubled in size by an addition to the west. The addition differs in only minor details from the original portion. The major change was moving the entrance to the new addition. The side facade is broken into three divisions by projecting brick chimneys. Metal bay windows, spanning the top two stories, are located in the front and rear bays and on the front facade. Window design differs on each floor. First floor windows are rectangular with granite sills separating main window and transom. Second floor windows are double sash with simple transoms. Similar third floor windows have decorative brick arches above. Raised brickwork highlights the windows and forms several belt courses at each floor and above the top windows. The bank has a rounded southeast corner, just a hint of a tower, and a projecting pediment over the front bay window.

SIGNIFICANCE:
 The First National Bank Building is the finest designed and best preserved commercial building in St. Cloud. The building is on the northwest corner of St. Germain Street and Fifth Avenue and establishes the eastern end of Mall Germain. It is a pivotal structure to any future architectural restoration of either of the city's historic commercial streets. The First National Bank was established in 1867 as a private bank and in 1882 was chartered as a national bank. The bank was a prominent factor in the history of the city and the county. Many of the city's prominent businessmen were associated with the bank. The bank was housed in the Whitney Block until 1889 when it moved into its new building two lots to the east. Around 1918, the bank doubled its size and filled the intervening lot. The building was recently renovated and houses offices and the Stearns County Historical Society.