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United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions.



1. Name of Property

Historic name: Provident Savings Bank & Trust Co.

Other names/site number: Provident Bank

Name of related multiple property listing: _____

N/A

(Enter "N/A" if property is not part of a multiple property listing)

2. Location

Street & number: 630-632 Vine Street

City or town: Cincinnati State: OH County: Hamilton

Not For Publication: Vicinity:

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this X nomination ___ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.

In my opinion, the property X meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:

___ national ___ statewide X local

Applicable National Register Criteria:

X A ___ B ___ C ___ D

<u>Barbara Power</u>	DSHPO Inventory & Registration	<u>July 17, 2018</u>
Signature of certifying official/Title:		Date
<u>State Historic Preservation Office, Ohio History Connection</u>		
State or Federal agency/bureau or Tribal Government		

In my opinion, the property ___ meets ___ does not meet the National Register criteria.	
_____	_____
Signature of commenting official:	Date
_____	_____
Title :	State or Federal agency/bureau or Tribal Government

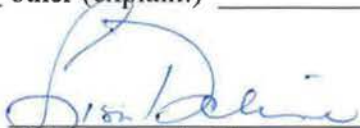
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4. National Park Service Certification

I hereby certify that this property is:

- entered in the National Register
- determined eligible for the National Register
- determined not eligible for the National Register
- removed from the National Register
- other (explain:)


Signature of the Keeper

9/6/18
Date of Action

5. Classification

Ownership of Property

(Check as many boxes as apply.)

- Private:
- Public – Local
- Public – State
- Public – Federal

Category of Property

(Check only one box.)

- Building(s)
- District
- Site
- Structure
- Object

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7. Description

Architectural Classification

(Enter categories from instructions.)

LATE 19th & 20th CENTURY REVIVALS: Italian Renaissance

Materials: (enter categories from instructions.)

Principal exterior materials of the property: Brick, Terra Cotta, Cast Iron

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity.)

Summary Paragraph

Located in downtown Cincinnati, Ohio, on the southeast corner of Vine and E. 7th streets, the Provident Savings Bank & Trust Co. building is U-shaped and comprises most of the city block where it is situated. It was designed by local architect, Harry Hake, and built in three sections, in 1908, 1916, and 1923. Constructed of steel and reinforced concrete, the commercial building is faced with brick and terra cotta. On the interior, it features lavish marble lobbies. The Provident Bank building reflects the Italian Renaissance Revival style. An example of an early 20th century skyscraper, the eleven-story bank building maintains historic integrity.

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Narrative Description

Setting

The Provident Savings Bank & Trust Co. (later simply known as the Provident Bank) is located in downtown Cincinnati, at the northern edge of what is defined as the core central business district. It is situated at the southeast corner of Vine and E. 7th streets. Both streets are busy thoroughfares, and Vine is the dividing line between east and west designations. With the exception of three small-scale buildings facing Vine St., the Provident Bank takes up the entire city block, bounded by Vine, 7th, Ruth Lyons Lane, and Gano Street. The overall surrounding area contains a mix of late 20th century high-rises and parking garages, a scattering of late 19th century three-story commercial buildings, and early 20th century skyscrapers. Parking lots are on the north corners of Vine and 7th streets, but otherwise, the streetscape is dense with buildings of all ages built at the sidewalk line.

Exterior

The Provident Bank was constructed in three phases, all designed by the same local architect, Harry Hake (Photo 1). The original building was constructed in 1908, and the two additions were added in 1916, and 1922-23. Located on the corner of Vine and W. 7th streets, the original Provident Bank has two primary facades. The single-storefront 1916 addition was added to the south end of the building on Vine Street (Photo 3), and the six-bay 1920s addition was added to the east end on W. 7th Street (Photo 2). Utilizing the same materials and design, the two additions contain the same features as the original building. For example, the base, window surround treatment, cornice, and parapet walls are all identical, resulting in a unified single building. Except for some windows on the secondary elevations, windows throughout the building have been replaced within the original opening. Provident Bank is a nearly U-shaped building.

The Provident Bank building exhibits the Italian Renaissance Revival style. In keeping with early skyscrapers, the building has the typical tripartite configuration of two-story base, shaft, and heavy cornice as a ‘capital.’ The two-story base is granite and has a deep cornice. A paneled spandrel separates the 1st and 2nd story windows. The ground level storefronts are separated by pilasters with Doric capitals. The storefronts were replaced with new storefront systems c.1980, but the original openings were retained. Entrance to the office lobby from Vine Street is in the sixth bay from the corner, which would have been the original southernmost bay. This entrance retains its cast iron storefront system, with paired doors, transom window, and flanking sidelights (Photo 5). To the right/south of the historic lobby, the 1916 addition contains a single storefront bay on the 1st floor, which currently contains a restaurant. On W. 7th Street, there are twelve storefront bays – six from the original building and six from the 1922 addition. Located in the easternmost bay, the entrance to the historic office lobby in the 1922 addition is intact (Photo 6). It features a cast iron storefront system, with paired doors and flanking

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sidelights. A transom extends the full width of the opening, and a large cartouche is centered above the doors. An original storefront remnant is also visible underneath the Madonna Bar awning, which is situated within the 1908 portion of the building. In this location, two cast iron columns, with a raised fretwork pattern, are intact.

The upper floors of the Provident Bank have terra cotta detailing, including the window lintels and cornice. On W. 7th Street, the 3rd through 9th floors have a single window in the first, sixth, and twelfth bays (looking right to left). Window bays in between have paired windows, which are defined by segmentally arched terra cotta surrounds. The surrounds have a keystone with floral swag at the 9th floor windows. The 10th floor windows are set within a decorative entablature below the cornice (Photo 7). The pattern of single/paired windows repeats at this floor, but here the window bays are divided by alternating bands of brick and terra cotta. Cartouches with lion's heads and pendants frame each of the single windows on this floor. The cartouches have the letter 'P' in relief. Floral medallions are evenly spaced between the paired cartouches. A deep bracketed cornice with dentils separates the 10th and 11th floors.¹ The 11th floor parapet wall has terra cotta panels in each bay. The bays are separated by terra cotta, floral ornaments. Coping on the parapet wall is also terra cotta.

On Vine Street, the 3rd through 10th floors have a single window in the corner and sixth bays, while paired windows are in the middle bays. These six bays represent the original 1908 building, and the decorative treatment is the same on this façade as W. 7th Street. The southernmost section, which is the 1916 addition, maintains the same decorative treatment as the rest of the building. The window pattern differs slightly on the 3rd through 9th floors (Photo 4). Here, the windows are grouped by four, within a matching segmentally arched terra cotta surround. Four windows are also at the 10th floor. At each floor level, in the 1916 section, the windows are separated by terra cotta mullions.

The east elevation faces onto Ruth Lyons Lane, a narrow alleyway (Photos 8-9). The 1st and 2nd floor stone base wraps around for one bay onto this elevation, as does the terra cotta cornice. The eleven-story portion of this elevation is four bays deep, and beyond that, the elevation is only one-story, extending to Gano Street. The upper floors have a single window in the end bays and paired windows in the middle bays. The windows are also paired in the one-story section of the east elevation. Most of the windows have been replaced, however roughly ¼ of the original metal 3-over-3 windows are intact. Some window openings on the 1st floor have been infilled with concrete block, date unknown. Terra cotta lintels and sills are also present on this elevation.

The upper floors on the south elevation are visible from Vine Street, above the neighboring three-story building (Photo 10). The façade's decorative 10th floor detail and cornice wrap around onto this elevation for one bay. There are six window bays on this elevation, each having

¹ Note: original drawings designate the 11th floor as an attic, but it was developed as tenant office space. Primary sources always denote the bank building as being 11 stories, also city directories list tenants on the 11th floor.

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splayed terra cotta lintels. Some of the windows have been replaced, however several metal 3-over-3 windows are intact.

The rear elevation faces Gano Street and the rear of adjacent buildings (Photos 9-10). Here, the window pattern, of single or paired within a bay, is the same as seen elsewhere on the building. The window openings have terra cotta lintels and sills on the rear elevation. Roughly, a quarter of the wood 1-over-1 windows on the 1908 building are intact. Most of the four window bays on the rear of the 1916 addition retain wood 2-over-2 windows. An exterior metal fire escape is attached to the building in front of these windows. The remaining scattering of metal 3-over-3 windows corresponds with the 1923 building. The one-story portion of the 1923 building has a concrete foundation and terra cotta coping. Two pedestrian doors are on the south elevation, providing access to the rear alley. Except for the south elevation's easternmost bay, the window openings have been infilled with concrete block.

Interior

The 1st floor footprint of the 1908 building contains the original vestibule and lobby, a bank branch, a small restaurant, and a bar. The vestibule retains its marble walls, ceiling, and floor, as well as the decorative cast iron radiator grill (Photo 11). A set of interior doors splits the vestibule and lobby spaces. They have the same configuration as the exterior doors: paired doors, with flanking sidelights, and a large transom window across the three openings. Inside the lobby, the south wall has wood paneling that dates to the late 20th century. The entrance to the bank branch has the same paneling surrounding the doors (Photo 12). A matching blonde wood baseboard was also added to most of the vestibule and lobby walls, along with a curved reception desk. Aside from these minor applications, the lobby retains its original marble floor, walls, and ceiling. A bank of three elevators is on the south wall of the lobby (Photo 13). A marble staircase to both the basement and 2nd floor is in the northeast corner of the lobby (Photo 12). Other remaining features include the mailbox/mail chute and decorative heating grate (Photo 13).

Materials of the historic banking hall were removed in the late 20th century and the footprint of bank has been reduced. Historic images show that the banking hall had a decorative, coffered plaster ceiling and capitals on the pilasters. It was a single story space, with a fairly open floor plan. The present bank branch does maintain the same height and open flow of space (Photo 14). A small, vacant restaurant is in a single storefront bay between the vestibule and bank. It retains most of the 1908 plaster ceiling, seen in historic images. It is unknown if any more of this plaster ceiling is intact above the bank's drop ceiling. The Madonna bar, which takes up two storefront bays on W. 7th Street, was constructed within space that was previously in the banking hall (Photo 15). The bar does not retain any historic materials and currently contains vinyl composite flooring, a drop ceiling, and bead board walls. A remaining column has also been wrapped in bead board.

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The 1st floor of the 1916 addition contains a restaurant (Photo 16). It does not retain any historic materials and currently contains a drop ceiling, bead board wainscoting, and a ceramic tile floor. There was never any interior connection between the first floors of the 1908 building and this addition.

The 1st floor of the 1922-23 addition contains a gym, a large bar, and an original office lobby. The gym is in the two storefronts immediately east of the original 1908 building. It does not retain any historic materials and currently contains a drop ceiling and carpeted flooring. The column grid is visible, and a metal spiral stair connects the 1st and 2nd floors of the gym (Photo 17). The Local Bar is in the next three storefronts. It is a large bar, also occupying the one-story extension at the rear of the building. It does not appear to retain any historic materials and currently contains a wood and ceramic tile floor, drop ceiling, brick and stone walls (Photo 18). However, the space retains a mostly open floor plan with visible columns. The 1923 elevator lobby accessing the upper floors matches the one in the 1908 building. It has a vestibule with marble floor, walls, and ceiling. An interior doorway divides the vestibule from the lobby. It has paired doors, wide sidelights on each side, and a large tripartite transom window above the openings (Photo 19). The lobby has intact marble floor, walls, and ceiling. A marble stairwell to the basement is along the east wall. Three elevators are grouped on the south wall. Another entrance to the banking hall was adjacent to the elevators on the west wall of the lobby. Although the openings are infilled, the arrangement of paired doors, with wide sidelights on each side, and a large tripartite transom window above is quite evident. It is unknown when this minor alteration occurred, though the presence of the same blond wood sheathing as the 1908 lobby indicates that it was done in the late 20th century.

The 1908 Provident Bank building had approximately ten private and coupon rooms and large vaults on the west side of the 1st floor, as well as a vault in the basement. The 1922-23 addition allowed for the bank to greatly expand its safety deposit department. Accessed by a marble stair with ornate cast iron and wood railing, a large safety deposit vault was constructed in the basement of the new addition. The stair landing retains fluted columns and a decorative plaster ceiling that matched the 1st floor ceiling (Photo 20). A large basement lobby with white marble floor and walls is at the bottom of the stairs (Photo 21). The baseboards are of a contrasting black marble. The ceiling is smooth plaster, and a curved marble reception counter is present, although in deteriorated condition. A storage vault and an original elevator from the 1st floor are adjacent to the stairs. The lobby's finishes continue into the vault entrance lobby, and a floor-to-ceiling metal gate separates the outer lobby from the safety deposit vault lobby. Matching floor-to-ceiling metal gates also enclose the vault entrance lobby on the east and west ends, and the massive vault door opens into the entrance lobby (Photo 22). The inside of the vault contains a decorative tile floor and ceiling light fixtures (Photo 23). A corridor, with small private rooms and coupon booths, encircled the vault on the other three sides. The coupon booths are no longer extant, but their location is evident and the decorative plaster cornice, featuring acanthus leaves and dentils, in this area is intact. Accessed from the east coupon room corridor, a larger room is

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intact. Labeled as the Consultation Room on the historic plans, it retains wood panel wainscoting, black marble baseboard, ornate plaster cornice, and wood door (Photo 24). New vaults were also added in the basement of the 1908 building, which are still intact.

The marble stairs from the W. 7th Street entrance lobby lead to another basement lobby, with marble floor, walls, and ceiling. The three elevators also extend to this level. This ornate lobby served the 'rentable space' area in the new basement (Photo 25). The tenant space is characterized by an open grid plan (Photo 26). With the exception of one decorative plaster column, the other columns are rough concrete or stucco, scored to look like stone blocks. The walls have the same treatment as the columns in this space. The floors are wood and the ceiling smooth plaster, except in the center portion of the room. Here, the ceiling is decorative and the slightly sunken floor is tile. Current architectural investigation indicates that this decorative treatment, including the single ornate column, appears to be a later tenant alteration and not original to the building. Elsewhere the basement is unfinished and contains mechanicals.

On the 2nd through 11th floors, the 1908 office building and the two additions created a roughly u-shaped configuration. The upper floors were identical in layout, with a central, staggered corridor traversing the footprint of the building and offices, restrooms, and secondary stairs located on each side of the corridor (Attachment B-Historic Images). Five of the ten upper floors currently maintain the historic corridor configuration (3rd, 4th, 6th, 7th, 8th floors), while the 10th floor maintains the majority of the configuration and the 2nd floor retains portions of it.

Other intact circulation patterns include the marble lobby stairs up to the 2nd floor, where the 1908 2nd floor elevator lobby retains marble wainscoting and decorative red, white, and black tile flooring (Photos 27-28). Two sets of secondary stairs are located in the building: one at each end of the east-west corridor. The stairs are cast iron, with a decorative balustrade, featuring bands of circles, and a wood hand rail (Photo 40). Both sets of cast iron stairs extend from the 11th floor down to the basement level.

The upper floors are similar in appearance, in that they contain a combination of historic and late 20th century materials. Typical extant historic materials include wood window surrounds, wood picture mould in the rooms and corridors, tile floors in some restrooms, and marble wainscot. Window surrounds are mostly intact throughout the upper floors on office and corridor windows. (Photos 33-34, 37). Additionally, wood baseboards and the office picture mould, as it was called on original drawings, are found sporadically throughout the upper floor rooms (Photos 30, 32). Some restrooms retain decorative tile floor, which matches that seen in the 2nd floor elevator lobby and corridor. It can be found in several locations, including the 3rd, 8th, and 10th floor restrooms (Photo 38). Some restrooms also maintain marble wainscoting. Marble wainscot can be found in the two elevator lobbies and some corridors. Nearly every floor has floor-to-ceiling marble walls at the 1908 elevator lobby. Except at the 2nd floor, this marble differs in color and texture from the marble seen in the lobbies and corridor wainscot (Photo 31). The 1923 elevator

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lobbies, at the 3rd, 4th, 6th, 8th, and 10th floors, retain marble wainscot (Photo 34). The corridors on the 3rd, 6th, and 8th floors are intact, including configuration and materials. On these floors, the corridors retain marble wainscoting and the picture mould, which is larger in profile than that in the offices (Photos 29, 31, 34, 36). Marble thresholds at office doors are visible in multiple locations throughout the upper floors.

Late 20th century materials include drop ceilings and carpeted floors throughout each upper floor level. In several locations on multiple floor levels, the plaster ceiling is intact above the drop ceiling. Over the decades, office tenants have remodeled the spaces, removing historic materials or altering room configurations (Photos 37, 39). In some areas, tenants created interior corridors for office suites (Photo 29). Some areas of the building are currently vacant and have experienced water damage. For example, the 11th floor has been vacant for roughly a decade and water damage is evident on the ceiling, walls, and floor. The 7th floor is typical of the corridors that have had the marble wainscot and picture mould removed (Photo 35). However, this floor contains three wood doors that may be original, and if not original, they date to the early-mid 20th century. They feature a large pane of plate glass, a painted stylized pattern and the room number, ornate door knob plates, and built-in mail slots.

Historic Integrity

The Provident Bank building maintains historic integrity, exhibiting the seven elements of integrity (location, design, setting, materials, workmanship, feeling, and association). The building retains its location, setting, feeling, and association as an early 20th century skyscraper through its siting on a prominent corner in downtown Cincinnati. Located at the northern edge of the core central business district, the Provident Bank building's setting is intact. It is still within a dense, urban streetscape, containing a mix of buildings from the late 19th to late 20th centuries. Adjacent three-story buildings, on Vine and W. 7th streets, coupled with the eleven-story Provident Bank provide a sense of time and place, reflecting turn-of-the-20th-century architectural development.

Provident Bank still conveys its original use as a professional commercial building. The basic shape is unchanged and without recent additions, and the building's original function is evident, including the presence of operating professional offices. Except for the replacement windows within original openings, the exterior is unchanged. Its materials are intact and represent craftsmanship from the early 1900s. Representative exterior materials from the original 1908 building, 1916 addition, and 1922-23 addition include the abundant use of terra cotta, brick and stone detailing, cast iron entrances, and some original windows on the rear and side elevations. The two intact cast iron entrance bays continue to illustrate commercial building materials commonly found in Cincinnati.

The Provident Bank building was constructed in three sections: 1908, 1916, and 1922-23. Due to the use of a single architect, Harry Hake, the building has an integrated design. In addition to the extant materials, the design motifs are intact. For example, the floral keystones, lavish cartouches, ornate cornice, arched window bays, and splayed lintels all combine to express the

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building's Second Renaissance Revival style. The emphasized stone base, smaller upper story window openings, incorporation of classically-derived details, and flat roof behind an elaborate parapet all continue to express Provident Bank's architectural style and Hake's design. The intact design also reflects early skyscraper development, as the building has the typical tripartite configuration of two-story base, shaft, and heavy cornice as 'capital.' Aside from the change in windows, the exterior of the building has had minimal alteration and is easily recognizable as the former Provident Bank, holding its place on the streetscape as it's done for the past 109 years.

On the interior, historic materials remain in place on all floor levels, and their presence reflects workmanship of the era. Significantly, the two historic lobbies are intact. Containing marble floors, walls, ceiling, and stairs, the lobbies are lush, illustrating the building's destination address for professional offices. Although the banking hall materials have been removed, the overall sense of flowing space is intact. Historically, the space was relatively open, with low partitions and exposed columns (rather than dividing walls). The current bank branch does retain the open space feel, having low partitions/counters, glass partition walls, and the visible column grid, all providing a basic understanding of the previous floor plan. Plus, the banking hall still contains a functioning bank branch.

An important space for Provident Bank, included in the 1920s addition, was the safety deposit area in the basement. Shortly after its completion, the *Commercial Tribune* reported, "The safe deposit department of the Provident Savings Bank and Trust Company is one of Cincinnati's show places; its patrons are given absolute privacy and protection against burglary and fire for the securities lodged therein."² This area is largely intact, including the elaborate stairwell from the first floor. The stairwell retains fluted columns, decorative plaster ceiling, and the marble stairs with ornate metal railing. The safe deposit department contained a marble lobby (floor, walls, counter), which is mostly intact with only the counter partially missing. Metal gates still define the safety deposit vault entrance lobby. The vault is intact, including marble walls, but the small private rooms and coupon booths have been removed. The space is still evident, however, with the dominant vault, bulkhead wrapping around the perimeter, and decorative cornice.

The upper floors continue to reflect the building's office floor plan. The circulation patterns are intact, including the two elevator banks, the secondary stairs, and most of the corridors remain in their 1920s configuration. Historic materials in the upper floors include wood window surrounds, wood picture mould in offices and corridors, decorative tile floors in some restrooms and the 2nd floor elevator lobby, and marble wainscot is visible in most elevator lobbies. Some corridors also have marble wainscoting. Finally, the cast iron secondary stairs feature decorative railings (basement through 11th floor) and like the sumptuous marble lobbies illustrate the building's intended 'status' office address.

² 'Provident Savings Bank and Trust Company Has Enviably Record of Growth and Service; Deposits Now Total Thirty-Three Millions [sic],' *Commercial Tribune*, January 1, 1927.

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Cumulatively, the building expresses a multitude of early 20th century materials, configuration, and design details. The Provident Bank conveys a sense of time and place with its largely intact urban setting, evident design and architectural style, historic exterior and interior materials, and workmanship.

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8. Statement of Significance

Applicable National Register Criteria

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A. Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B. Property is associated with the lives of persons significant in our past.
- C. Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D. Property has yielded, or is likely to yield, information important in prehistory or history.

Criteria Considerations

(Mark "x" in all the boxes that apply.)

- A. Owned by a religious institution or used for religious purposes
- B. Removed from its original location
- C. A birthplace or grave
- D. A cemetery
- E. A reconstructed building, object, or structure
- F. A commemorative property
- G. Less than 50 years old or achieving significance within the past 50 years

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Areas of Significance

(Enter categories from instructions.)

Commerce

Period of Significance

1908-1967

Significant Dates

1908
1916
1923

Significant Person

(Complete only if Criterion B is marked above.)

Cultural Affiliation

Architect/Builder

Hake, Harry

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Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations.)

The Provident Bank is being nominated under Criterion A for its significance in the field of commerce. The Provident Bank reflects Cincinnati's broad pattern of local commerce and finance. It was one of the city's prominent banking institutions in the 20th century. Provident Bank was one of Cincinnati's largest, long-running regional banks, operating under local ownership for 104 years. The period of significance is 1908, when the building was constructed, to 1967, when Provident Bank moved its headquarters to another building. Provident Bank was documented on an Ohio Historic Inventory form (HAM-02051-44) in 1977 and was designated a historic structure by the city of Cincinnati on September 18, 1985.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

Provident Bank - History

The Provident Bank began as two separate entities: the Provident Trust Company and the Provident Savings Bank Company. Each company was an Ohio state chartered bank, incorporated on November 10, 1900. They were soon consolidated, when on May 29, 1902 they were incorporated as the Provident Savings Bank & Trust Co. This new banking business had a capital stock of \$500,000 and began its operations on 4th and Vine streets, in the Chamber of Commerce building. Although the entity had a more formal name - Provident Savings Bank & Trust Co. - it has traditionally been referred to simply as the 'Provident Bank,' since at least the late 1920s. The bank's business slogan was 'Solid as the Oak.'

Having outgrown its basement space in the Chamber of Commerce building, Provident Bank purchased the property at W. 7th and Vine streets in February 1907. Cincinnati architect, Harry Hake, was hired to design the bank's new 11-story corner building. Constructed in 1908, the building contained 93,000 square feet. It first appears at the new location in the 1909 city directory. It was a combination bank and office tower, with professional offices available for rent in the upper floors. The building housed a diverse variety of professionals.

Provident Bank was a successful enterprise and quickly began to obtain other banks. In August 1910, it absorbed the Queen City Bank and Trust Company. On November 30, 1911, Provident acquired the Cincinnati Trust Company, which also included four branch banks. Initially, the Cincinnati Trust Company division continued to operate out of its extant location. However, a fire destroyed its building and in January 1913, its operations were transferred to the Provident Bank building.

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The Provident Savings Bank & Trust Company's rapid growth enabled it to invest in a new addition to the 1908 building. In April 1915, the company announced that it would be constructing an eleven story addition, facing Vine Street. By July 1915, Harry Hake was again hired to complete the design. Purposely modeled after the main building, the addition was estimated to cost \$100,000. It was completed in 1916.

Six years later, Hake was again hired to complete another addition – this time facing W. 7th Street. By now, in partnership with Charles H. Kuck, the firm was taking construction bids in April 1922. Through growth and mergers, Provident Bank had outgrown its existing confines. The new addition more than doubled the size of the original office building, but it was still to conform to the style, details, and materials of the main building. Completed in 1923, the new addition was reported to cost about half a million dollars.³

The 1920s brought several more acquisitions for the Provident Bank. The Unity Banking and Savings Co. was acquired on December 12, 1921. In April 1925, the Madisonville Bank was acquired. On April 12, 1926, two banking enterprises were acquired – the Liberty Banking & Savings Co. and the East End Bank. Some of these purchases included branch banks, scattered in multiple suburban business centers, thus bringing Provident Bank's branch total to eleven by 1927.⁴ Also by that year, Provident Bank's total deposits were \$33,000,000, and it had 26,014 members in its Christmas Club, the largest in Ohio.⁵

Unlike other financial institutions of the Great Depression era, Provident Bank survived and continued to have growth. It purchased the Commerce Bank in late 1930, early in the Depression years. Reportedly, a run on Provident Bank occurred in 1933, but the bank's long-running board chairman, Barney Kroger, protected the institution. He utilized his own personal money to guarantee customers that Provident was still a safe bank for their money.⁶

Following WWII, Provident Bank continued its quest in purchasing additional institutions. For example, in 1947 the Sharonville Bank was purchased to operate as a branch, and the Guardian Bank was acquired in 1949. In February 1951, Provident Bank celebrated its golden anniversary with an open house, and received a congratulatory resolution from city council. By 1958, the bank had 18 branches operating in the metro area.

³ 'Many New Buildings Planned for Cincinnati Business District,' *Buildings and Building Management*, Vol. XXII, No. 8, April 17, 1922, p.39.

⁴ 'Provident Savings Bank and Trust Company Has Enviably Record of Growth and Service; Deposits Now Total Thirty-Three Millions [sic].'

⁵ 'Provident Savings Bank and Trust Company Has Enviably Record of Growth and Service; Deposits Now Total Thirty-Three Millions [sic].'

⁶ Beckman, Wendy Hart. *Founders and Famous Families of Cincinnati* (Covington, KY: Clerisy Press, 2014), p.100.

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Carl Lindner, one of Cincinnati's most influential businessmen during the mid-20th century, staged an aggressive takeover of Provident Bank in 1966. Evolving from his family's 1930s Norwood dairy store, Lindner propelled the business into the United Dairy Farmers chain. Due to his financial experience at UDF, Lindner developed an overall interest in finance. As a result, he founded the American Finance Corporation in 1959, acquiring three small savings and loan associations and heavily investing in insurance. In 1966, Carl Lindner began purchasing large amounts of Provident Bank stock, first using straw men. The campaign divided the bank's board, many of whom bitterly fought off the takeover, imploring shareholders not to sell. In the end, Lindner obtained enough to hold more than 50% of Provident Bank's shares⁷ and took over its leadership.

As early as November 1963, Provident Bank was considering a move to another location. By late summer the next year, it was announced that a new office tower would be constructed at 4th and Vine, on the site of the Sinton Hotel. Provident Bank would be the principal tenant of the new skyscraper. Provident Bank relocated its headquarters to the new building, dubbed Provident Tower, upon completion in late 1967. At the same time, the institution sold its 7th and Vine building. However, it maintained a presence at the old building. Provident Bank operated a branch there and was still the anchor tenant. In 1999, Diamond Properties, of New York, purchased the Provident Bank building, from an entity known as Provident Associates which had owned it since 1983. Currently, a bank branch still operates in the building and some of the upper floor offices are occupied.

Provident Bank remained successful during the late 20th century, and in 1977 was denoted as "the largest of the type in the area"⁸ By 1986, Lindner was still leading Provident Bank, but only retained 25% of its shares.⁹ In 2004, the Lindner family sold its controlling interest in Provident Bank, and National City Bank, a Cleveland concern, began the acquisition process of it. The process was completed by March 2005, and the Provident name ceased to exist, after 104 years. The old signage was removed from the downtown buildings and multitude of branches, with the entity then becoming the National City Bank of Cincinnati and Northern Kentucky. National City Bank itself would be soon bought out by PNC, of Pittsburgh.

Ohio Banking - General History

Many early banks were private enterprises. Sometimes called 'wildcat' banks because of their unpredictability, private banks printed their own notes. However, local business owners, or even other banks, were not obligated to honor the currency, and they might or might not do it. It was an arbitrary system, at best. In an attempt to correct this problem, individual states began to

⁷ Dalglish, Garven. 'That Man In His Tower,' *Cincinnati Magazine*, Vol. 10, No. 5, February 1977.

⁸ Dalglish, Garven. 'That Man In His Tower,' *Cincinnati Magazine*, Vol. 10, No. 5, February 1977, p.27.

⁹ Evens, Greg. 'Catching Up On Carl: Inside the Lindner Empire,' *Cincinnati Magazine*, Volume 20, Number 1, October 1986, p.150.

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establish bank-related legislation creating state bank branches. However, this system was also complicated, as notes from state chartered banks could be rejected outside the respective state.¹⁰

In April 1803, Ohio's nascent general assembly issued the state's first banking charter, awarded to the Miami Exporting Company in Cincinnati. Over the next fifteen years, twenty-seven more bank charters were issued. Joining these state charter banks by the late 1810s, there were scads of informal banks operating without any state governing board to oversee them. "Some informal banks, such as the Bank of Xenia, had a good reputation while others, such as the Owl Creek Bank of Mount Vernon, were notorious for issuing worthless paper commonly called 'shinplasters.'"¹¹ Additionally, paper bank note counterfeiting was a proliferate problem. The economic Panic of 1837 caused many of Ohio's banks to close and many businesses to go bankrupt. The problem persisted into the 1840s, when "some Ohio bank notes were discounted between 10 and 90 percent."¹² To combat this financial instability a state bank commission was established in 1839, and in 1845, the Kelley Bank Bill was enacted. "The Kelley Bill provided for the retention of specially chartered banks, but also provided for the establishment of the State Bank of Ohio, a consortium of independent banks with member banks located in each of twelve districts." The State Bank was governed by a Board of Control, which finally gave Ohio a more reliable banking structure.

Later, the federal government enabled a more reliable national banking structure, with establishment of the National Banking Act, passed in 1863 and amended in 1864. The National Banking Act, 1864, had a major impact on the establishment of new banks. The law sought to create a consistent national currency backed by the U.S. Treasury, create a network of banks, and utilize bond sales to help finance the Civil War (at least for the North). It was also an attempt to regulate and control the inconsistencies of state chartered banks. It was not uncommon for an independent bank to reject the bank notes of another bank. This financial impediment is one example of what the National Banking Act was attempting to fix. The 1864 act created a system of national banks and, in essence, created a tax that forced many state banks to close. National bank notes, which had the issuing bank's name and location printed on it, were valid at any national bank, simplifying financial transactions across the country.

Enacted on December 23, 1913, the Federal Reserve Act made significant changes to the way banks operated. The law established the Federal Reserve System of central banks, required nationally chartered banks to become members, and provided a more elastic flow of currency. Although the 1864 National Banking Act had made strides to stabilize the banking trade, the Panic of 1907 highlighted the need to have a permanent liquidity to money flow. Keeping deposits in larger urban banks, smaller rural banks relied on liquidity of funds when farmers particularly needed money during planting season, but after the 1907 financial crisis, money was scarce for a number of years. The problem became acute enough that an Emergency Crop Loan

¹⁰ This section excerpted from Wright, Nathalie. *Lagonda National Bank National Register of Historic Places Nominations*, 2017.

¹¹ Knepper, George W. *Ohio and Its People* (Kent, OH and London, England: Kent State University Press, 1997), p.139.

¹² Knepper, *Ohio and Its People*, p.144.

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meeting was held in Washington D.C. in August 1913. Another provision of the Federal Reserve Act was the creation of a uniform national currency. The multitude of individual [national] bank notes was now a thing of the past and Federal Reserve notes, the U.S. dollar, would be accepted everywhere.

Due to changing federal legislation and various economic situations, the early 20th century often became more about mergers than the establishment of new banks. The Great Depression soon brought other banking changes.

Even before the 1929 stock market crash, seven-thousand banks across the United States had failed during the 1920s. "Most of these, however, were small 'country' banks and their failures were scarcely noticed in the prosperity decade."¹³ But, in 1930, 1,345 banks failed including a notable, non-country bank, the Bank of the United States in New York, and more than 2,000 banks failed nationally in 1931.¹⁴ The failure rate in 1932 was slightly better, but people had lost confidence in the banking system. As customers stopped making deposits and also withdrew their savings, the rush on cash-strapped banks caused further failures. Four thousand banks closed in the first two months of 1933.¹⁵ The alarming number of national bank failures resulted in drastic action by the country's new president.

The Federal bank holiday, ordered by U.S. President Franklin Delano Roosevelt, closed all American banks on March 6, 1933. Lasting for seven days, the closures were intended to re-instill confidence in the banking system and stop the massive withdrawals. Some states had already ordered banks closed statewide. Congress passed the Emergency Banking Act on March 9, 1933 and solvent banks were permitted to re-open on the 13th. In Ohio, the March 1933 federal bank holiday resulted in 34 bank closures.¹⁶

By 1950, banking and the buildings themselves began to change. Smaller branches were established in suburban areas, allowing a customer to conveniently make all bank transactions there. The downtown banks became of lesser importance for the customer, although they typically remained the headquarters for the branches.

The 20th century continued to see the merger of banking institutions. A 1964 history of the Miami Valley noted that "metropolitan banks are fewer and larger and country and suburban banks are decreasing in number. Automation and the cost of operation and maintenance of small banks are forcing them to consolidate or sell to large institutions."¹⁷

¹³ McElvaine, Robert S. *The Great Depression: America, 1929-1941* (New York: Three Rivers Press, 1984), p.137.

¹⁴ McElvaine, *The Great Depression*, p.137.

¹⁵ Watkins, T.H. *The Great Depression: America in the 1930s* (New York: Little, Brown and Company, 1993), p.115.

¹⁶ Rust, Orton G. *History of West Central Ohio, Volume Two* (Indianapolis: Historical Publishing Company, 1934), p.491.

¹⁷ Smith, William E., Ph.D. *History of Southwestern Ohio: The Miami Valleys, Volume II*, New York and West Palm Beach: Lewis Historical Publishing Company, 1964, p.845.

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Significance - Criterion A

The Provident Savings Bank & Trust Co. contributed to the financial and commercial growth of Cincinnati, and the nominated property meets Criterion A for its illustration of local commerce. The Period of Significance is 1908, when the building was completed, to 1967, when it ceased being the headquarters for the Provident Bank. Exemplifying broad banking trends, it evolved with multiple regulatory requirements for financial institutions during its existence. Throughout over 100 years of business, the Provident Bank survived economic downturns in 1907 and the 1930s, while flourishing during other times.

Early local banking history tends to be complicated with financial institutions continually forming, closing, or merging. Cincinnati was typical in this regard with its early formation of private and state chartered banks, and then formation of national banks following the Banking Acts of 1863 and 1864. *The Centennial History of Cincinnati* indicates that the city's early banks were successful, although by 1841, "there were but seven banks in the city, of which five were incorporated."¹⁸ Twenty years later, there were forty banks, including private and savings banks.¹⁹ *The Centennial History of Cincinnati* noted that in 1904 the city had thirteen national banks, twelve banks that were not recognized under the National Bank Act (including two German banks, private banks, and savings banks). The book also mentioned that "there are also a number of trust companies which do a large banking business."²⁰ There were six of them, including Provident Bank.

In 1907, a national recession occurred, and the 1908 *Cincinnati City Directory* provided a detailed account of the local response.

"Cincinnati's financial strength and soundness were again forcefully demonstrated during the past year... During the currency stringency and commercial depression following the panic in the East in October, 1907, not a single bank, trust company, or other financial institution failed or closed its doors even temporarily, nor was any one of them even 'embarrassed'... Financiers and financial journals have been emphatic in their praise of the manner in which the situation was handled by the Cincinnati banks, resulting, compared with other large cities, in the minimum amount of inconvenience due to the issuing of script and the least disturbance of the industrial and commercial life of the city."²¹

The Provident Bank not only remained healthy during the 1907 recession, but was actively in the process of building a first rate skyscraper.

¹⁸ Greve, Charles Theodore. *Centennial History of Cincinnati and Representative Citizens, Volume 1* (Chicago: Biographical Publishing Company, 1904), p.1021.

¹⁹ Greve, *Centennial History of Cincinnati*, p.1022.

²⁰ Greve, *Centennial History of Cincinnati*, p.1023.

²¹ *Cincinnati City Directory*, 1908, p.5.

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In 1927 the *Springfield Daily News* reported that “the trend of the times is toward consolidation in many lines of business, and within the last two years a very large number of banking institutions have seen the desirability of consolidation. The experience of these consolidations has shown that they are a distinct benefit for everybody in the communities served by the banks.”²² As the 1920s drew to a close, the decade brought several bank mergers in Cincinnati.

The 1922-23 Cincinnati city directory reported that there were twenty-three state savings and trust companies, “being two less than the preceding year, due to absorption of that number by other banking institutions.”²³ In 1926, the city directory reported further reduction, with only nineteen state banks and trust companies. Additionally, by this year there were only seven national banks, after decades of nine in the city. The 1920s merger trend was becoming commonplace, particularly for financial institutions, placing the Provident Bank squarely within the broader context of banking operations during the late 1920s. Having acquired four banks between 1921 and 1926, the Provident Savings Bank & Trust Co. was an ‘absorber’ and illustrates the local trend of bank mergers.

Historian Benjamin Prince, noted in 1922 that “an important function of the bank in any community is to aid legitimate business to earn a profit commensurate with the value and importance of its service; to deny reasonable earnings to industry is to deny its usefulness; profit is the wage of service. It is to the advantage of society that business shall be profitable.”²⁴ Through the company’s long-term steadfastness, the Provident Bank building shows the importance of banking and business stability within a community.

Having existed for over a century and headquartered in its original building for 59 of those years, the Provident Bank exemplifies the relationship between financial institutions and commercial activity, including leading businessmen serving as bank trustees and presidents. Provident Bank’s early founders included Barney H. Kroger, Leo J. Van Lahr, and J.E. Hodge. In 1927, shortly after completion of the large 1923 addition, Provident Bank’s Board of Directors included a former Ohio governor and leading Cincinnati businessmen. Barney and Chester Kroger were on the board. The presidents of several companies, such as Sherman Furniture, Werk Soap, Strietmann Biscuit, and Christian Moerlein Brewing, were board members.

The Provident Bank reflects Cincinnati’s commercial development history, as well as its banking history. Cincinnati’s commercial development was initially clustered on the north bank of the Ohio River up to Third Street. After the Treaty of Greenville was signed, development pushed further northward and outward.²⁵ Cincinnati experienced explosive early growth, reaching city status by 1815 (pop. 6,000) and 46,000 residents by 1840. As commerce and industry remained

²² “Lagonda and Citizens to Consolidate,” *Springfield Daily News*, June 14, 1927.

²³ *Cincinnati City Directory*, 1922-1923, p.10.

²⁴ Prince, Benjamin F. *A Standard History of Springfield and Clark County, Ohio* (Chicago: The American Historical Society, 1922), p.287.

²⁵ Sullebarger, Beth. *620-622 Vine Street National Register of Historic Places Nominations [Draft]*, 2017, p.8-18.

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clustered near the river, residential development, particularly for the upper-class, occurred outside this congested area. Large houses were built between 4th and 7th streets, along streets like Vine. Fourth Street then became the principal commercial street in the city, and for a number of decades a rough dividing line between the downtown commercial and residential areas. After the Civil War, commercial development began to push further north than 4th Street. For example, the c.1834 house at 620-622 Vine was converted to commercial uses during this era. Still extant, but much altered, the former Greek Revival Whetstone House was converted to an 'eating house' in 1868. Other examples include Shillito's six-story dry goods building at 7th and Race, built in 1878, and the Palace Hotel, built in 1882, at 6th and Vine. In fact, the Provident Bank replaced a c.1880, two-story commercial building on its site, continuing the northward march of large-scale commercial buildings.

“Since the 1820s, Cincinnati had become a financial hub, with banks, brokerages, and insurance companies clustered on Main, Walnut, and Vine between Second and Third streets. But by the 1890s, after repeated floods had taken their toll on the buildings there, they moved to higher ground.”²⁶ The general expansion of the commercial district away from the river, the increased need for more commercial space, and advances in construction technology all coincided in the first decade of 1900. The convergence was perfect for the construction of Cincinnati's first skyscrapers. Generally defined as more than ten stories, Provident Bank's eleven stories put it among Cincinnati's first decade of skyscraper development.

During the decade of 1900-1909, Cincinnati's overall downtown was roughly bounded by the Ohio River on the south, Eggleston on the east, the canal/Canal Street on the north, and Central Street on the west. And, the core business district was roughly bounded by Third Street on the south, Main Street on the east, Seventh Street on the north, and Race on the west.²⁷ During this decade, the city's financial institutions began to shift away from Third to Fourth Street, especially around Walnut Street. It was a prosperous beginning to the 20th century in Cincinnati, and eighty-eight new buildings were constructed between 1900 and 1909, the majority within the central business district.²⁸

Of the eighty-eight new buildings, twenty-two were office buildings and ten of them were classified as skyscrapers. Completed in 1901, the Union Savings Bank's 18 stories made it Cincinnati's first skyscraper. Its construction brought “the realization, on the part of the banking and business community, that the time had come for a major shift in office development and location.”²⁹ Of the ten new skyscrapers, six of them were developed by local banks. The dramatic transformation of Cincinnati's skyline, due to this construction phase, “was the result of

²⁶ Sullebarger, *620-622 Vine Street National Register of Historic Places Nominations* [Draft], p.8-19.

²⁷ Mitchell, Lawrence Fredrick. *The Evolution of the Cincinnati Central Business District and Riverfront: An Historical and Architectural Approach, 1900-1989*, Dissertation, 1998, p.117.

²⁸ Mitchell, *The Evolution of the Cincinnati Central Business District and Riverfront*, p.94.

²⁹ Mitchell, *The Evolution of the Cincinnati Central Business District and Riverfront*, p.110.

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banks and entrepreneurs investing in skyscraper construction. The early developers had established that a market existed for new office and industrial development in Cincinnati.”³⁰ Although the shortest of the initial ten, Provident Bank was among Cincinnati’s first skyscraper buildings. It falls into the city’s early 20th century commercial development context, and the Provident Bank building continues to exemplify this historic trend. Historic images show that Provident Bank loomed over the neighboring buildings, physically showcasing its skyscraper definition.

Chicago architect Daniel Burnham designed four of the ten skyscrapers, including the 1901 Union Savings Bank, the 1903 First National Bank, and the 1908 Second National Bank. However, local architects, such as Harry Hake, Steinkamp Brothers, Eizner and Anderson, and Gustav Drach also quickly grabbed onto early skyscraper commissions. Harry Hake designed five buildings during the boom decade, four of them skyscrapers.³¹ By the 1920s, the prevailing local firms had commandeered the largest commissions. “The architectural profession in Cincinnati continued to design more of the prominent buildings...In fact, Hake and Kuck emerged as the most prolific firm when they designed seven new CBD [Central Business District] buildings during the 1920s. The use of out of town architects was limited.”³²

Born in 1871, Harry Hake studied at the Ohio Mechanics’ Institute and the Cincinnati Art Academy. He began his career serving as a draftsman for other Cincinnati architects. Hake started his own firm in 1897. Over the course of his decades long career, he designed a wide variety of building types in his home city. Early commissions included the 1904 industrial Power Building, a building for the Cincinnati Gas & Electric Company, and a factory for the Globe-Wernicke Company. He was appointed chief architect for the Cincinnati Fire Department and the Cincinnati Police Department. He designed numerous engine houses throughout the city, including the 1906-1907 downtown station on Court Street. In 1906, Hake was appointed as chief architect for Cincinnati Bell Telephone, designing several telephone-related buildings in southern Ohio and northern Kentucky. At the same time that Hake was completing the Provident Bank building in 1908, he won a competition for the Hebrew Union College, in partnership with A.L. Fechheimer. Other prominent Hake commissions included the Cincinnati Reds 1912 grandstand; an automobile showroom, 1915-17; headquarters for Western & Southern Life, 1916; 1922 Elks Lodge; and a 1923 post office. An important governmental commission for Hake was the Ohio Departments of State Building in Columbus, a 1933 Art Deco edifice. Hake was partnered with Charles H. Kuck from 1915 to 1947. In 1925, Hake’s son (Harry Jr.) joined his father. Forming Hake & Son in 1945, which was later known as Hake & Hake, Jr., the two generations worked together and were joined by Harry Hake III in 1954. Harry Hake Sr. died in 1955, but Hake & Partners, as it was then known, continued until his grandson closed the firm in 1978.

³⁰ Mitchell, *The Evolution of the Cincinnati Central Business District and Riverfront*, p.97.

³¹ Mitchell, *The Evolution of the Cincinnati Central Business District and Riverfront*, p.124.

³² Mitchell, *The Evolution of the Cincinnati Central Business District and Riverfront*, p.208.

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Summary

Throughout the 20th century, the Provident Bank remained one of Cincinnati's strongest financial institutions. Operating for 104 years, the bank was instrumental in the city's financial and commercial success. It was an independent, local entity until 2004, when it was merged with an out-of-town bank. The Provident Bank's leadership followed local commercial trends by constructing a skyscraper during Cincinnati's formative decade for that building type. "New skyscraper construction was also image construction with several of the city's banks being the major beneficiaries."³³ This was true for Provident Bank, as the 1908 bank building soared above its neighbors. The location at 7th and Vine was also a little afield from the other financial skyscrapers, further distinguishing it. Finally, the choice to utilize important local architect Harry Hake for all three building segments reflected Provident Bank's desire to provide a high-style office building, designed by a well-known entity. The Provident Bank building embodies Cincinnati's early 20th century commercial development.

³³ Mitchell, *The Evolution of the Cincinnati Central Business District and Riverfront*, p.124.

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<http://oldsite.architecturecincy.org/dictionary/H.html>, Accessed April 2, 2018.

Historic Images

Historic Photographs were supplied by the owner - they are stamped 'The Public Library of Cincinnati and Hamilton County.' Historic floor plans were supplied by Schooley Caldwell Architects.

Previous documentation on file (NPS):

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # _____
- recorded by Historic American Engineering Record # _____
- recorded by Historic American Landscape Survey # _____

Primary location of additional data:

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other
- Name of repository: _____

Historic Resources Survey Number (if assigned): HAM-02051-44

10. Geographical Data

Acreeage of Property .606

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Use either the UTM system or latitude/longitude coordinates

Latitude/Longitude Coordinates

Datum if other than WGS84: _____
(enter coordinates to 6 decimal places)

- | | |
|------------------------|-----------------------|
| 1. Latitude: 39.103480 | Longitude: -84.513160 |
| 2. Latitude: | Longitude: |
| 3. Latitude: | Longitude: |
| 4. Latitude: | Longitude: |

Or

UTM References

Datum (indicated on USGS map):

NAD 1927 or NAD 1983

- | | | |
|-------------|-----------------|-------------------|
| 1. Zone: 16 | Easting: 715040 | Northing: 4330990 |
| 2. Zone: | Easting: | Northing: |
| 3. Zone: | Easting: | Northing: |
| 4. Zone: | Easting : | Northing: |

Verbal Boundary Description (Describe the boundaries of the property.)

The nominated boundary includes all of Parcel #077-0002-0108-00, as defined by the Hamilton County Auditor. See Attachment A – Maps.

Boundary Justification (Explain why the boundaries were selected.)

The nominated boundary includes the property historically associated with the Provident Savings Bank & Trust Co., during the Period of Significance, 1908-1967.

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11. Form Prepared By

name/title: Nathalie Wright
organization: Historic Preservation Consultant
street & number: 1535B Lafayette Dr.
city or town: Columbus state: OH zip code: 43220
e-mail nwright66@yahoo.com
telephone: 614-447-8832
date: April 3, 2018

Additional Documentation

Submit the following items with the completed form:

- **Maps:** A USGS map or equivalent (7.5 or 15 minute series) indicating the property's location.
- **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Additional items:** (Check with the SHPO, TPO, or FPO for any additional items.)

Photographs

Photographer: Nathalie Wright

Date Photographed: January 24, 2018

1. Streetscape view, looking southeast
2. North façade (W. 7th St.), looking southeast
3. West façade (Vine St.), looking south
4. West façade, 1916 addition, looking east
5. West façade, cast iron entrance detail, looking east
6. North façade, cast iron entrance detail, looking southeast
7. West façade, cornice detail, looking south
8. North façade & east elevation, looking southwest
9. East & south elevations, looking northwest
10. Rear elevation, looking north

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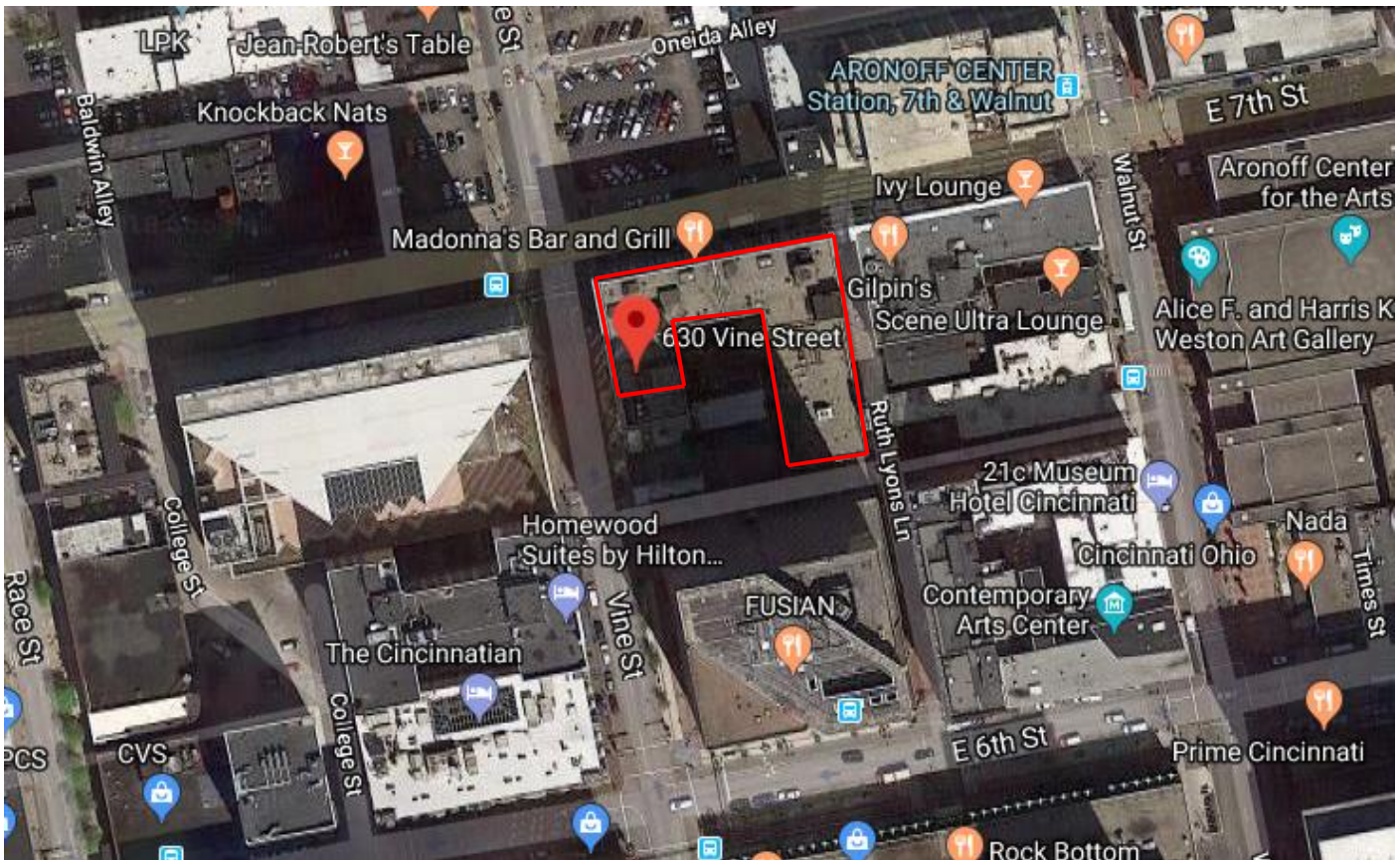
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11. 1st floor, 1908 vestibule, looking northwest
12. 1st floor, 1908 lobby, looking north
13. 1st floor, 1908 lobby, elevators, looking east
14. 1st floor, 1908 banking hall, looking north
15. 1st floor, 1908, Madonna bar, looking northwest
16. 1st floor, 1916, restaurant, looking east
17. 1st floor, 1923, gym, looking northwest
18. 1st floor, 1923, Local Bar, looking north
19. 1st floor, 1923, lobby, looking north
20. Basement, 1923, stair landing, looking east
21. Basement, 1923, basement lobby, looking north
22. Basement, 1923, vault entrance lobby, looking southwest
23. Basement, 1923, safety deposit vault interior, looking south
24. Basement, 1923, consultation room, looking east
25. Basement, 1923, marble lobby, looking southeast
26. Basement, 1923, tenant space, looking south
27. 2nd floor, elevator lobby, looking west
28. 2nd floor, corridor, looking south
29. 3rd floor, corridor: original on the left & interior suite on the right, looking west
30. 3rd floor, office, looking east
31. 6th floor, elevator lobby, looking east
32. 6th floor, office, looking southeast
33. 6th floor, office, looking south
34. 6th floor, elevator lobby, looking east
35. 7th floor, corridor with historic door, looking west
36. 8th floor, corridor, looking north
37. 8th floor, typical office, looking northeast
38. 10th floor, restroom, looking east
39. 10th floor, office, looking west
40. 10th floor, secondary stairs, looking north

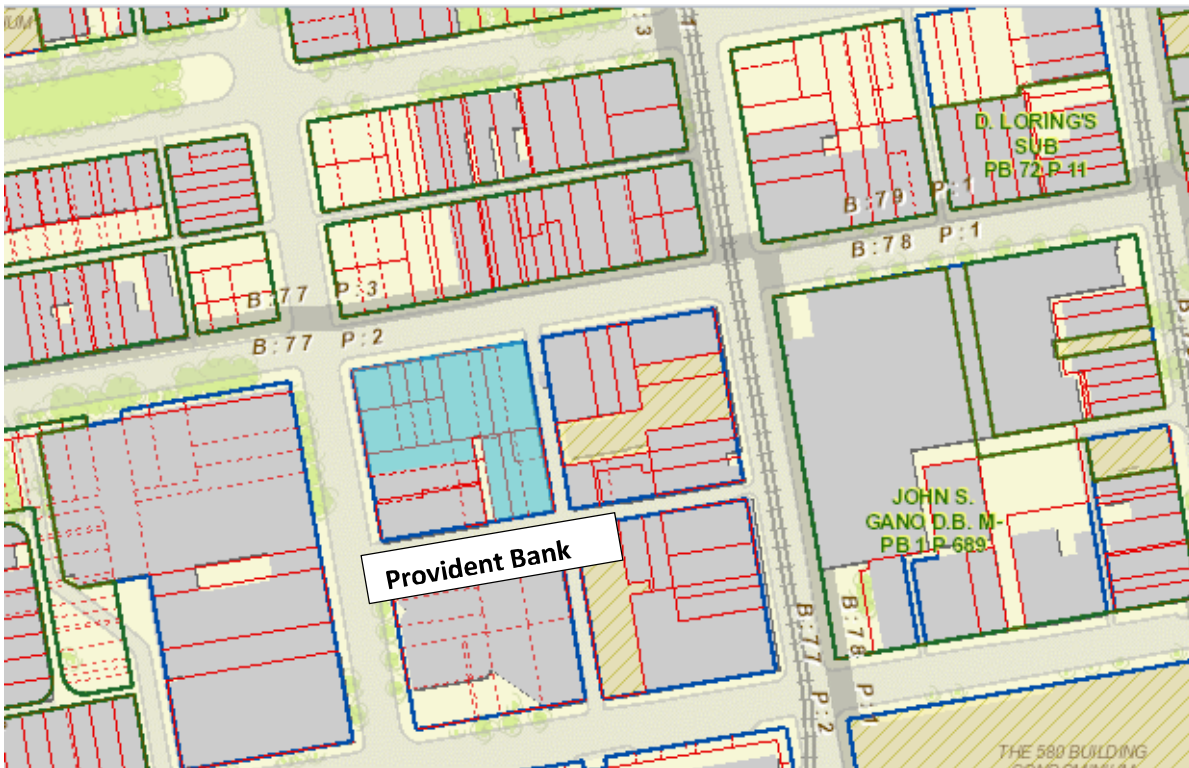
Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C.460 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.

Attachment A - Maps

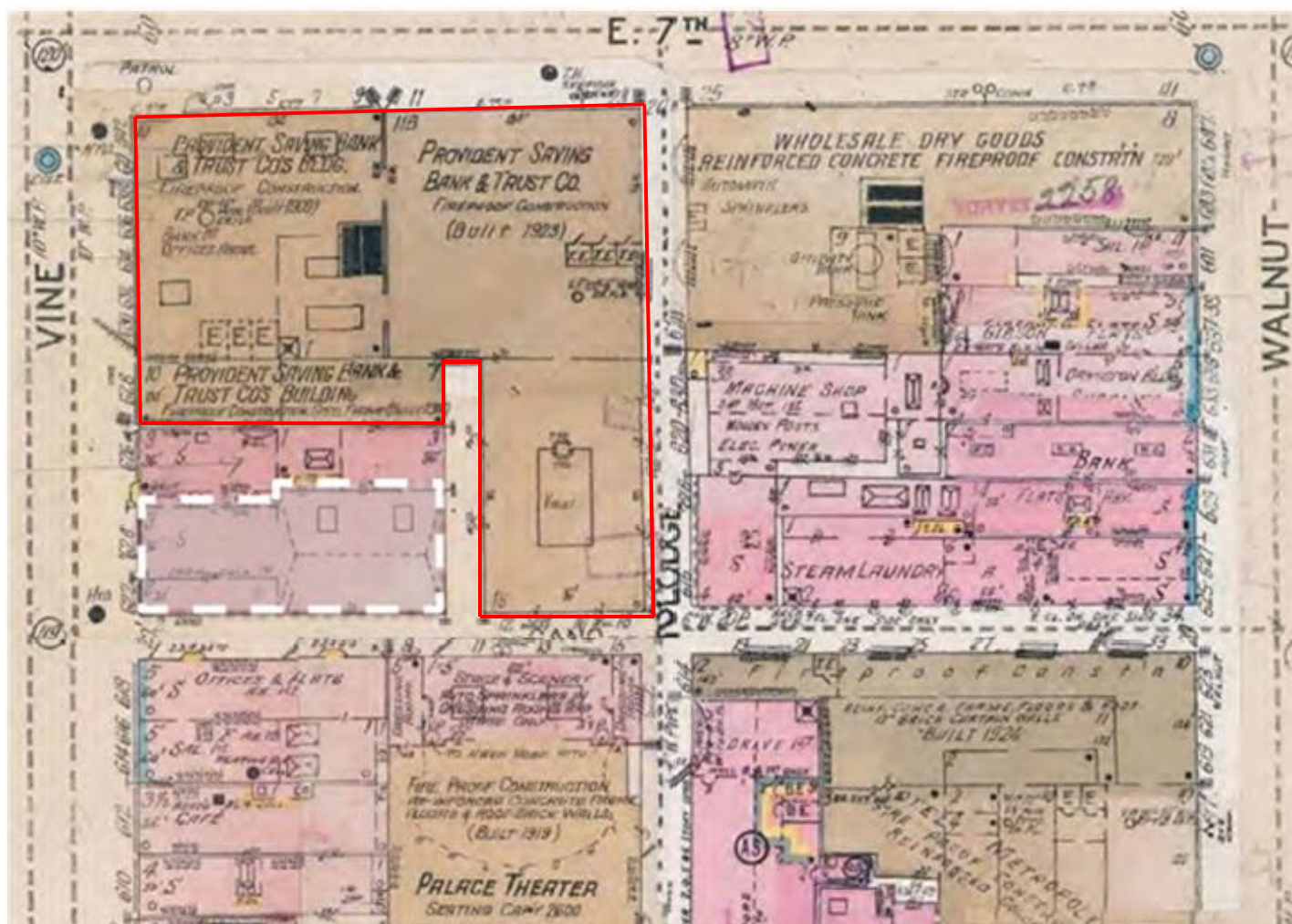


Aerial View, 630-632 Vine Street. From Google Maps



Parcel ID: 077-0002-0108-00. From Hamilton County Auditor.

Attachment A - Maps



1904 (Updated in 1950) Sanborn Map. From Sullebarger, 620-622 Vine Street, Additional Information, p.8.

Attachment B – Historic Images



Original building, between 1908 and 1916

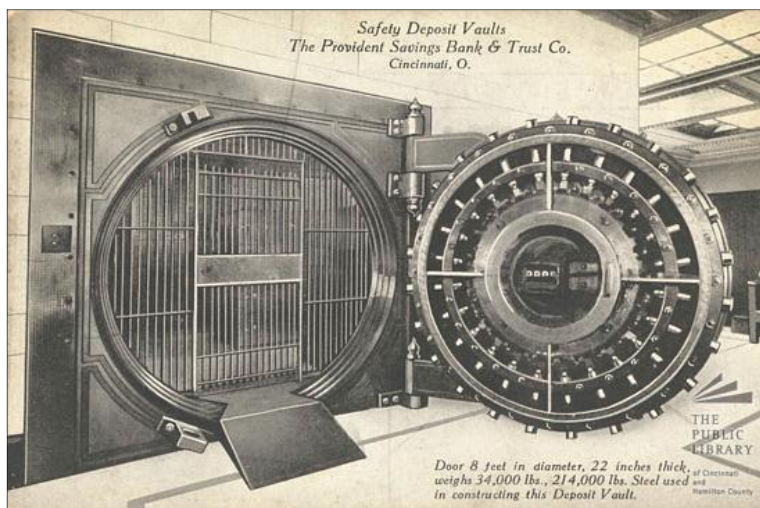


Banking hall interior, 1908

Attachment B – Historic Images

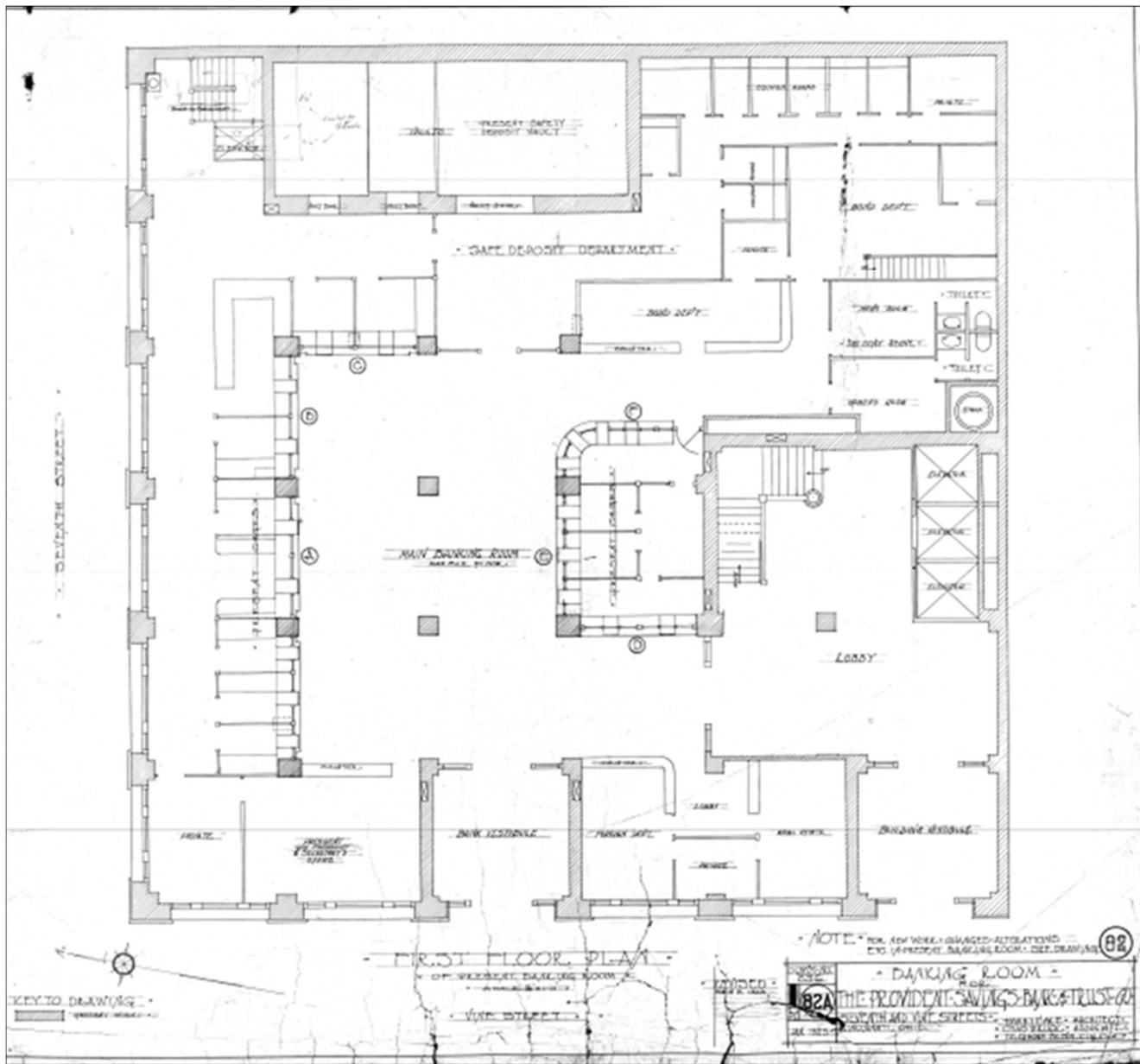


After both additions added, post 1923



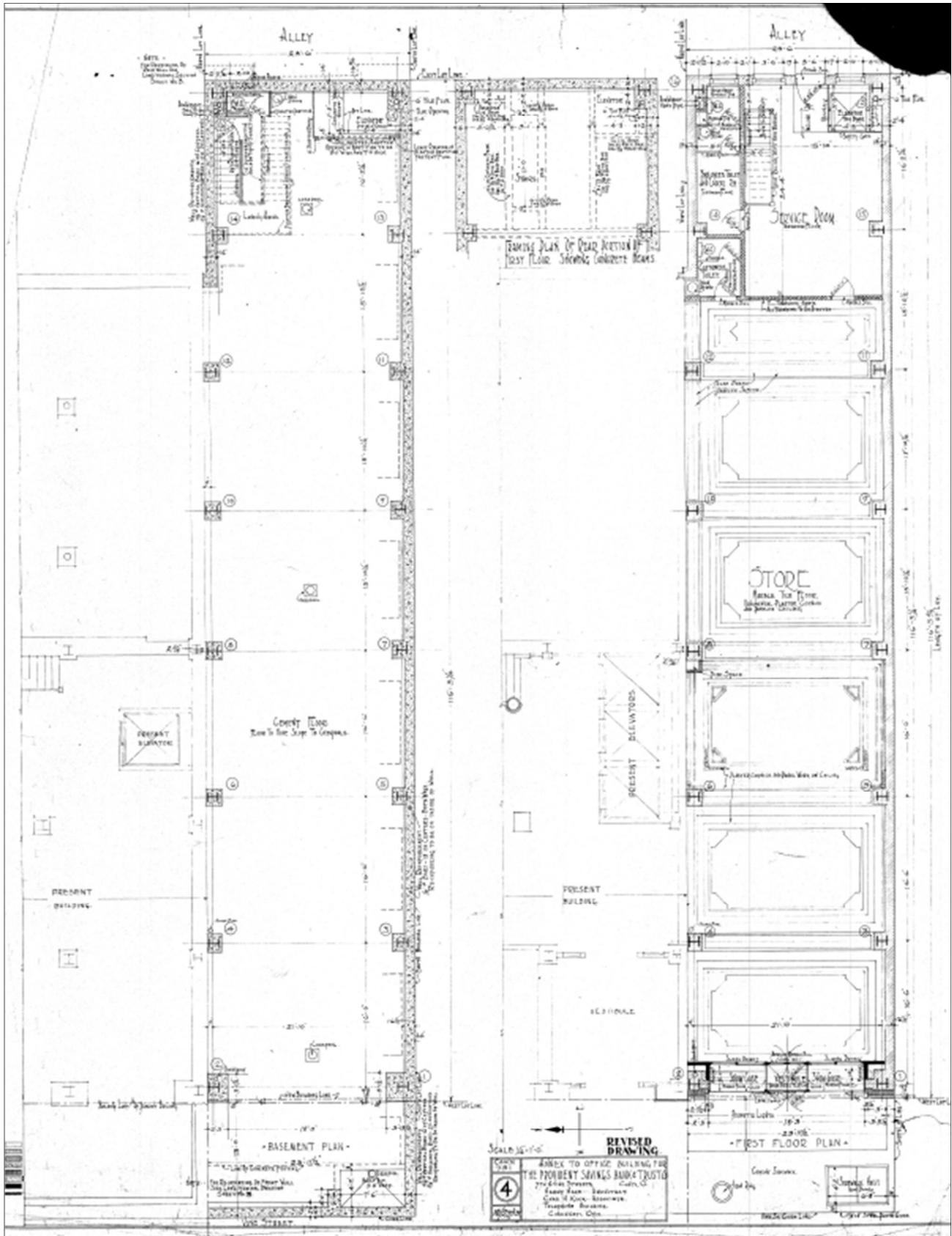
Safety deposit vault, 1923 addition

Attachment B – Historic Images



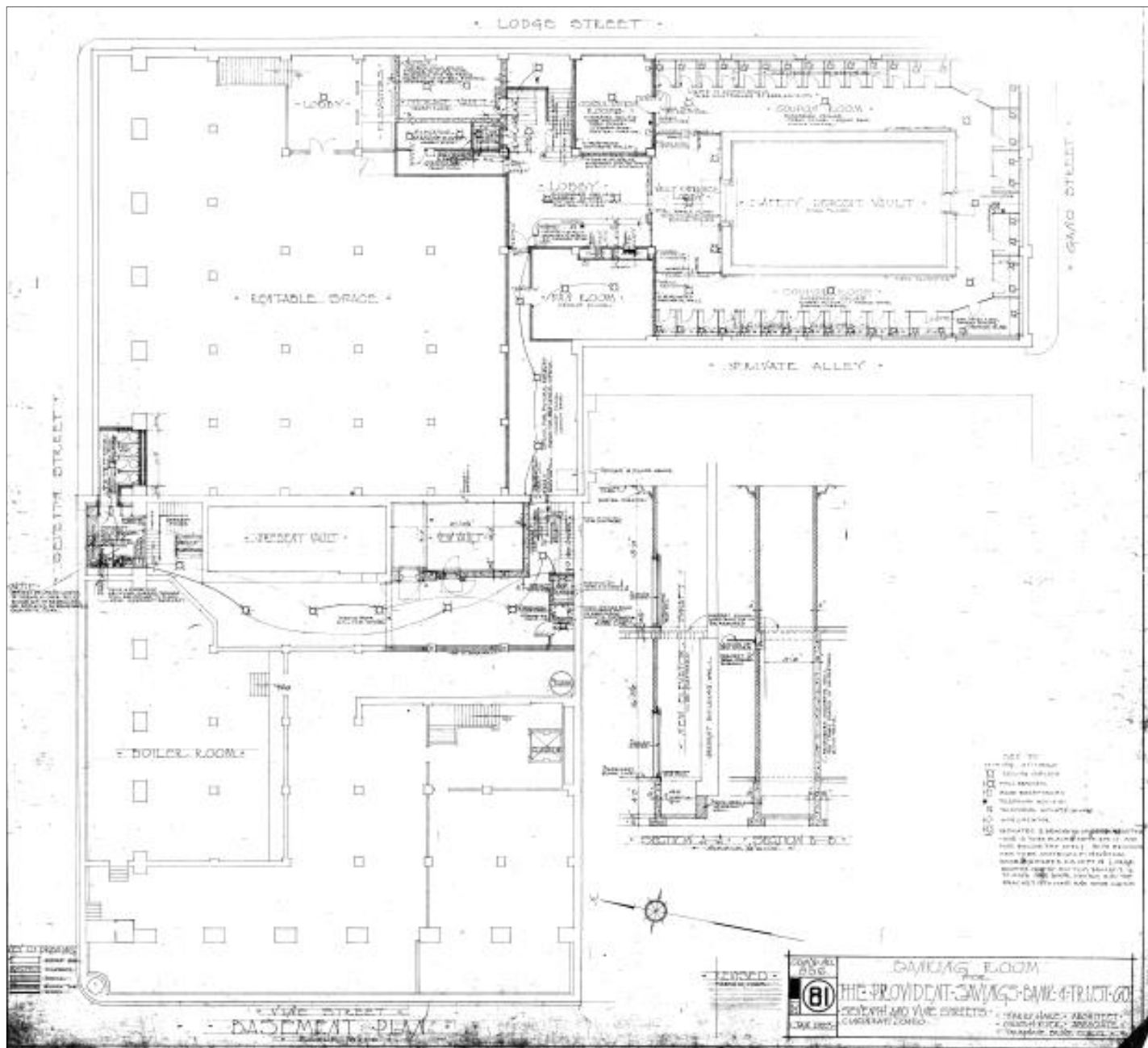
Original plans, 1908, 1st floor

Attachment B – Historic Images



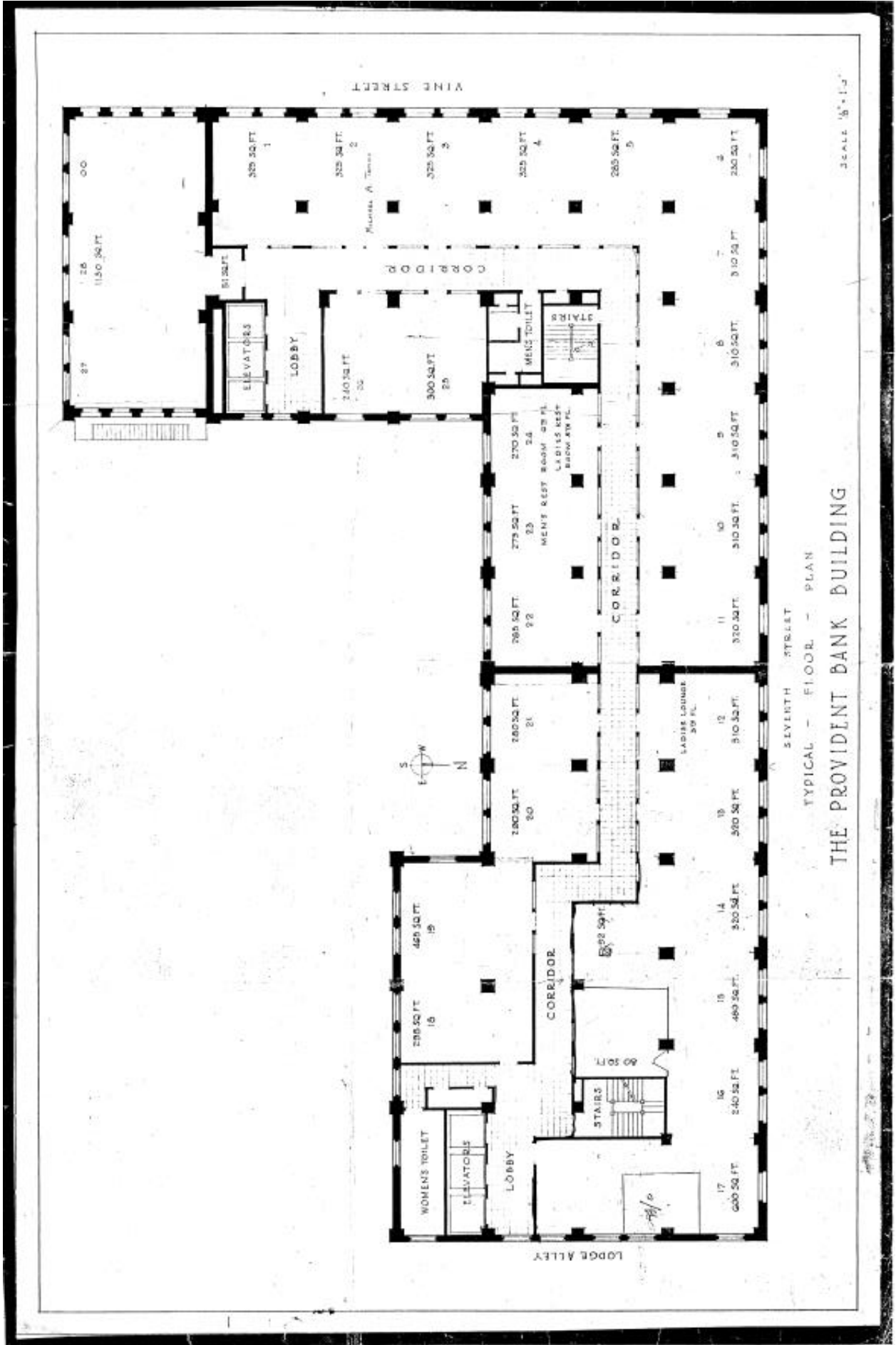
Original plans, 1916, 1st floor and basement

Attachment B – Historic Images

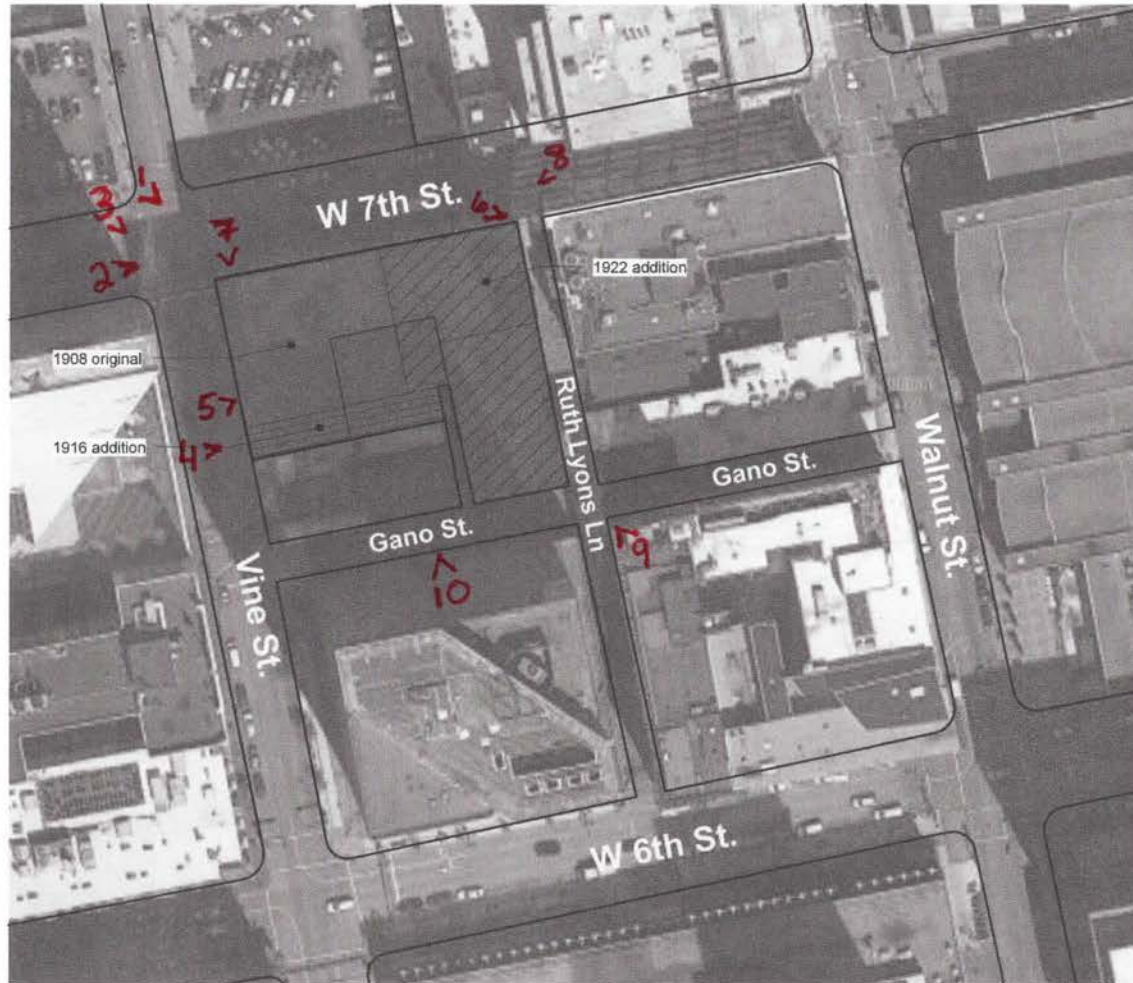


Original plans, 1923, Basement

Attachment B – Historic Images



Original plans, 1923, typical upper floors



SCALE: NTS

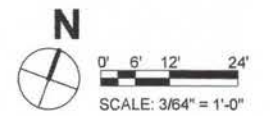
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 F 614.628.0311
 schooleycaldwell.com

Provident Bank Building
 Drawing Name | Site Photo Key Plan

Date | 12/13/17
 Job # | 17400
 Drawing # | 02*

02

~~XXXXXXXXXX~~
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Provident Bank Building
 Drawing Name | First Floor Photo Key Plan

Date | 12/13/17
 Job # | 17400
 Drawing # | 04*

04

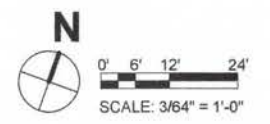
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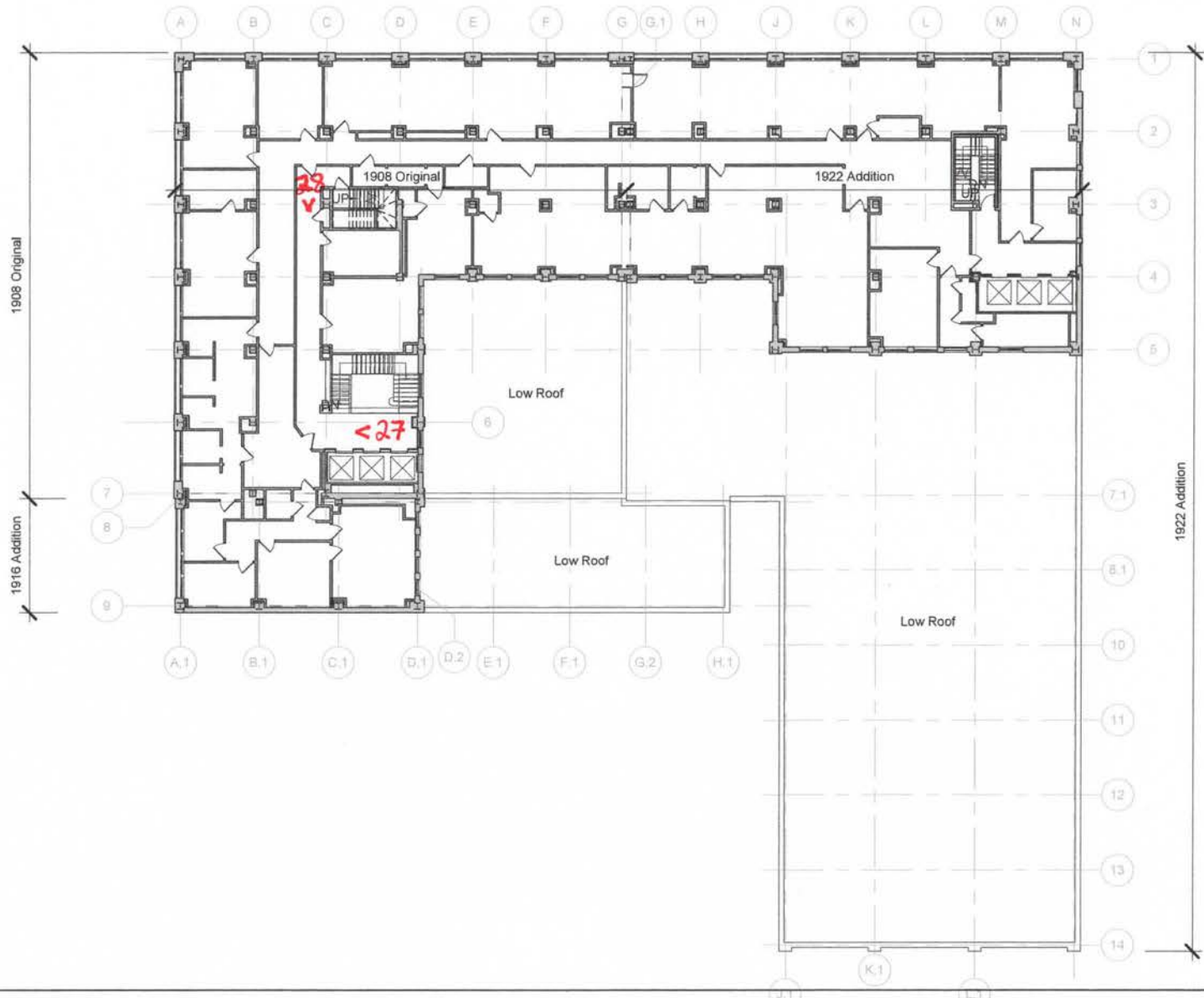
Provident Bank Building
 Drawing Name | Basement Floor Photo Key Plan

Date | 12/13/17
 Job # | 17400
 Drawing # | 03*



HAMILTON CO., OH

03



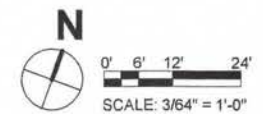
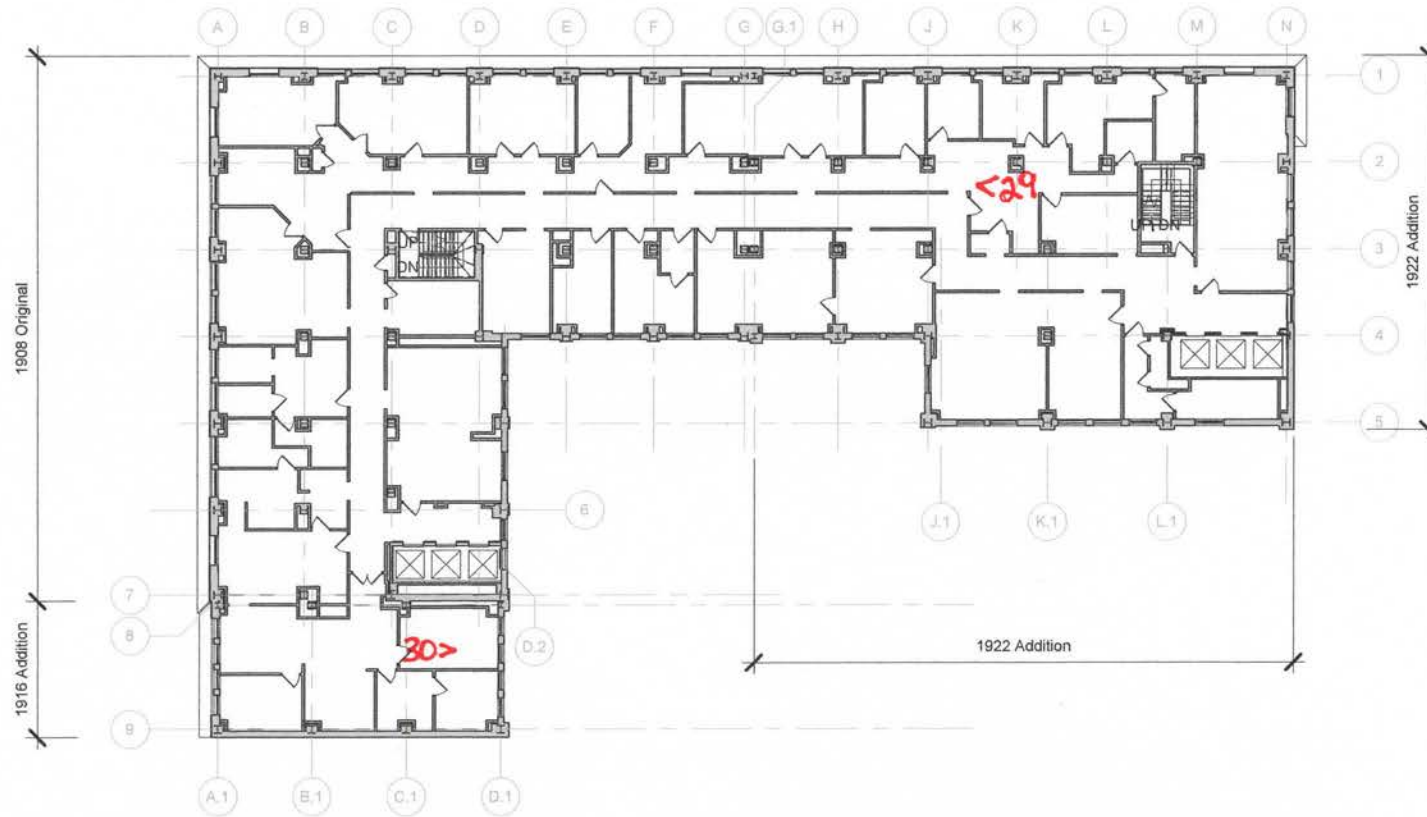
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Provident Bank Building
 Drawing Name | Second Floor Photo Key Plan

Date | 12/13/17
 Job # | 17400
 Drawing # | 05*

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05



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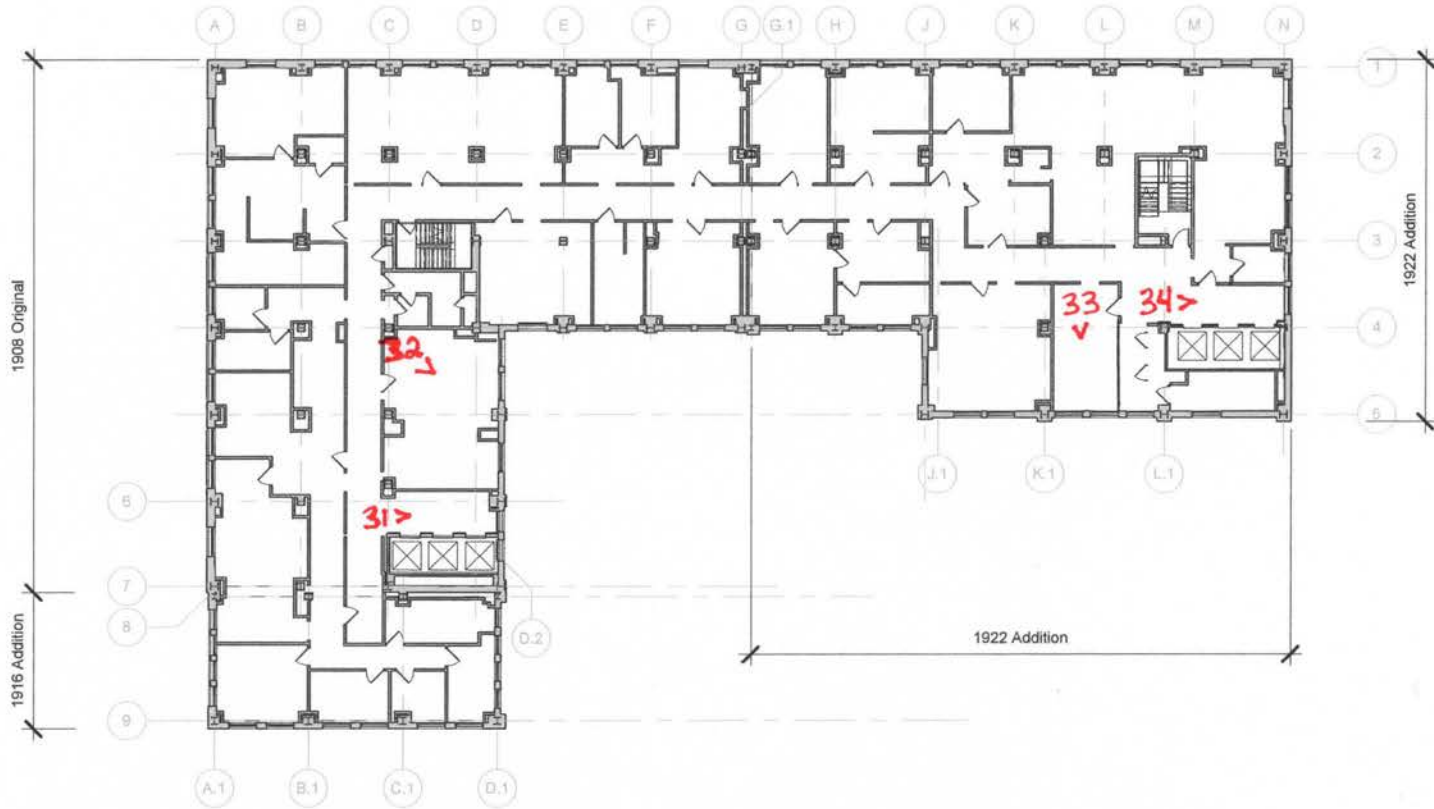
Provident Bank Building

Drawing Name | Third Floor Photo Key Plan

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HAMILTON Co., OH

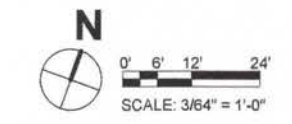
Date | 12/13/17
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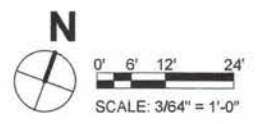
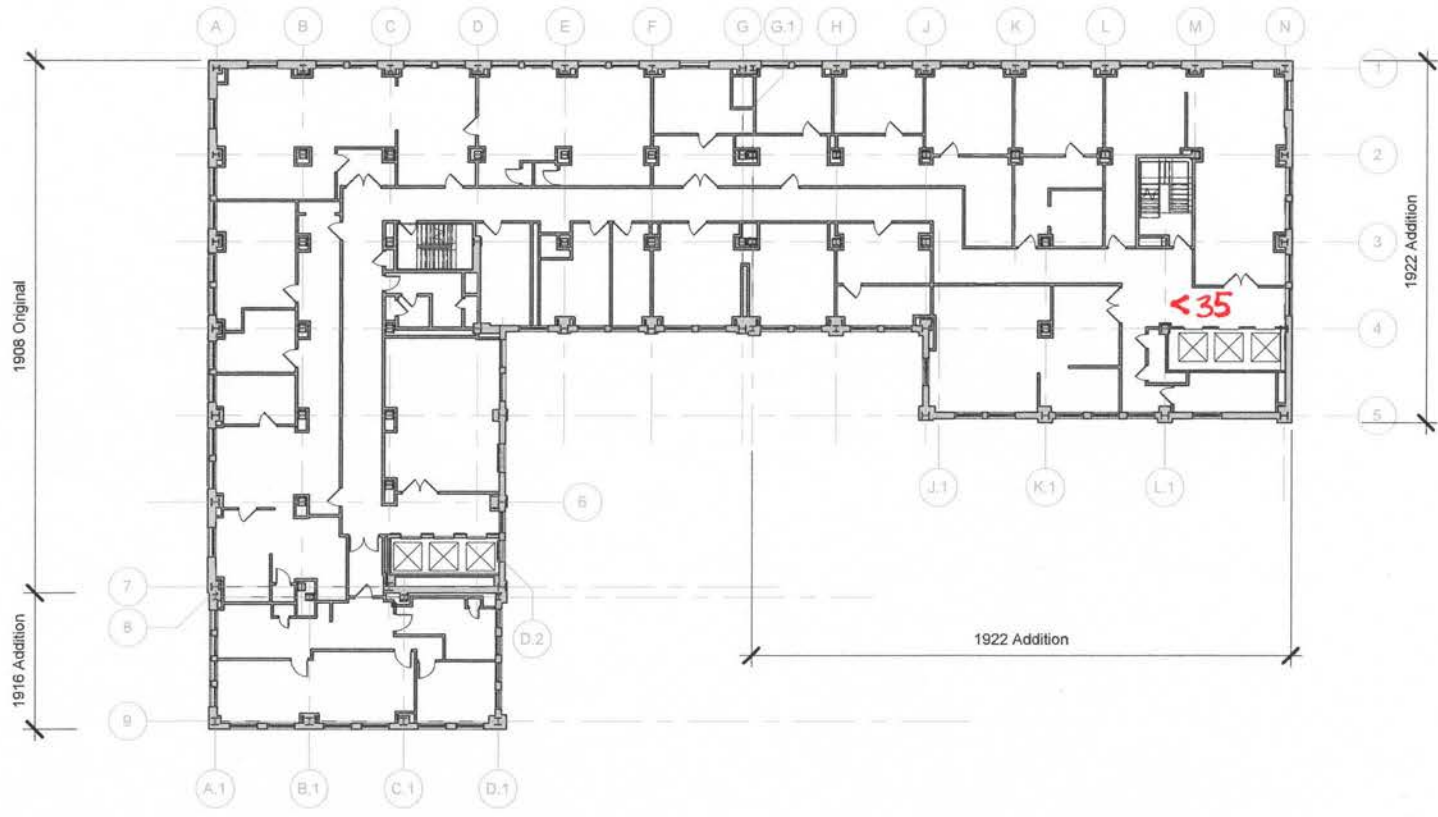
Provident Bank Building
 Drawing Name | Sixth Floor Photo Key Plan



Date | 12/13/17
 Job # | 17400
 Drawing # | 09*

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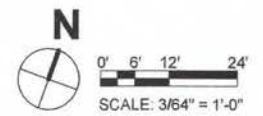
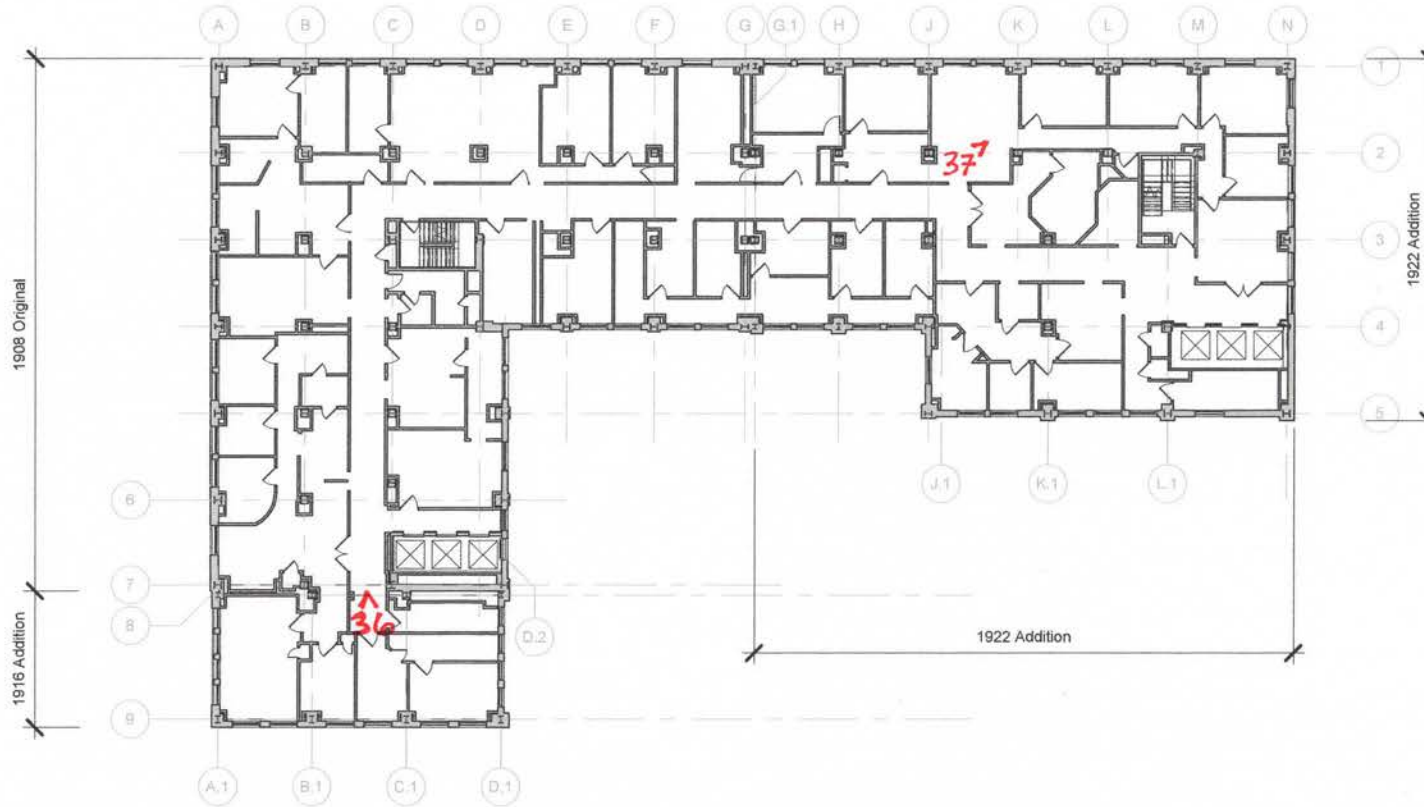
Provident Bank Building

Drawing Name | Seventh Floor Photo Key Plan

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HAMILTON Co., OH

Date | 12/13/17
Job # | 17400
Drawing # | 10*

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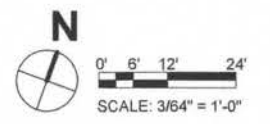
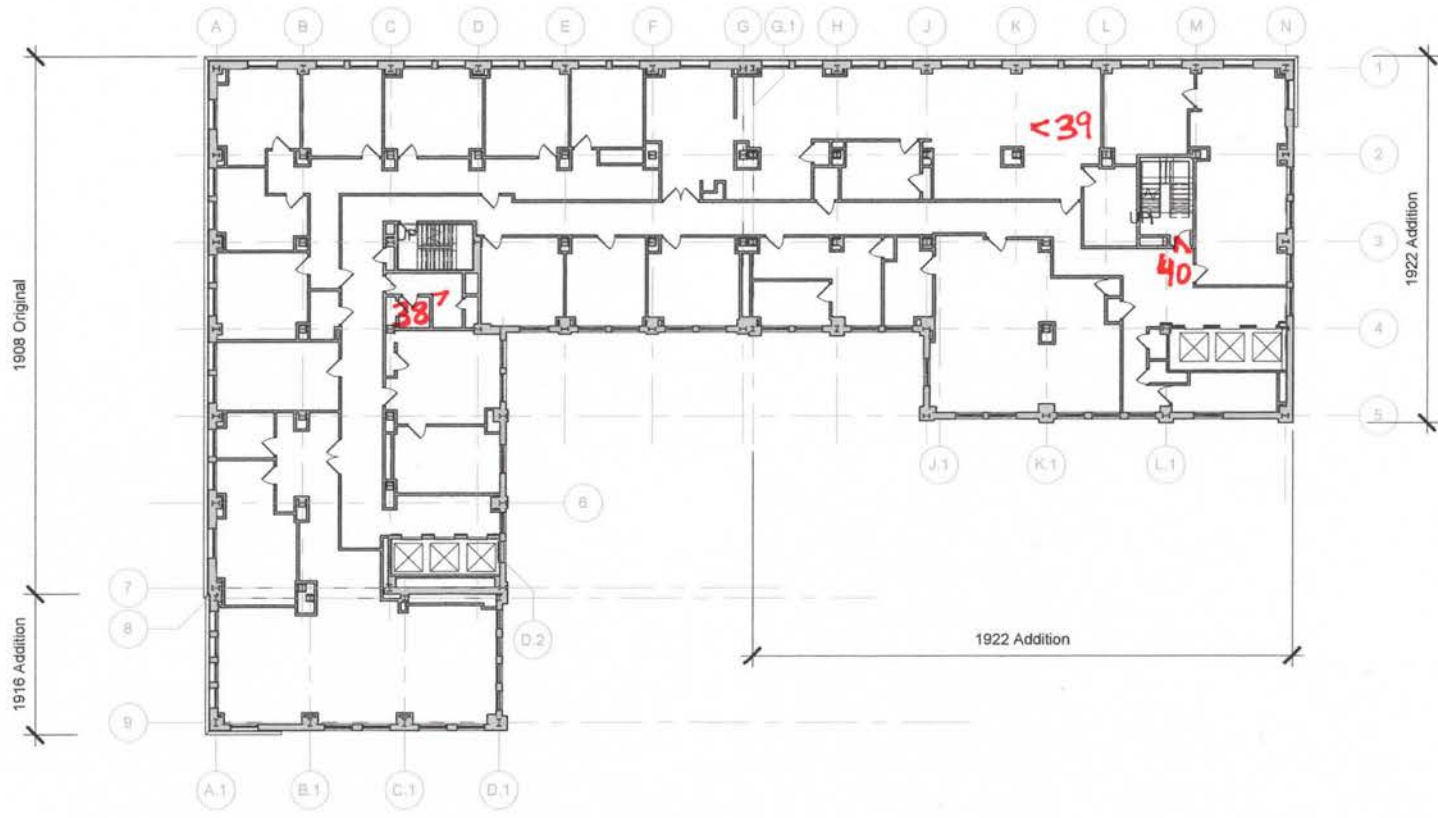
Provident Bank Building

Drawing Name | Eighth Floor Photo Key Plan

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 HAMILTON Co, OH

Date | 12/13/17
 Job # | 17400
 Drawing # | 11*

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Provident Bank Building
 Drawing Name | Tenth Floor Photo Key Plan

Date | 12/13/17
 Job # | 17400
 Drawing # | 13*

HAMILTON Co., OH

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Discover
New
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291-9488

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PROVIDENT BUILDING

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Pharmacy

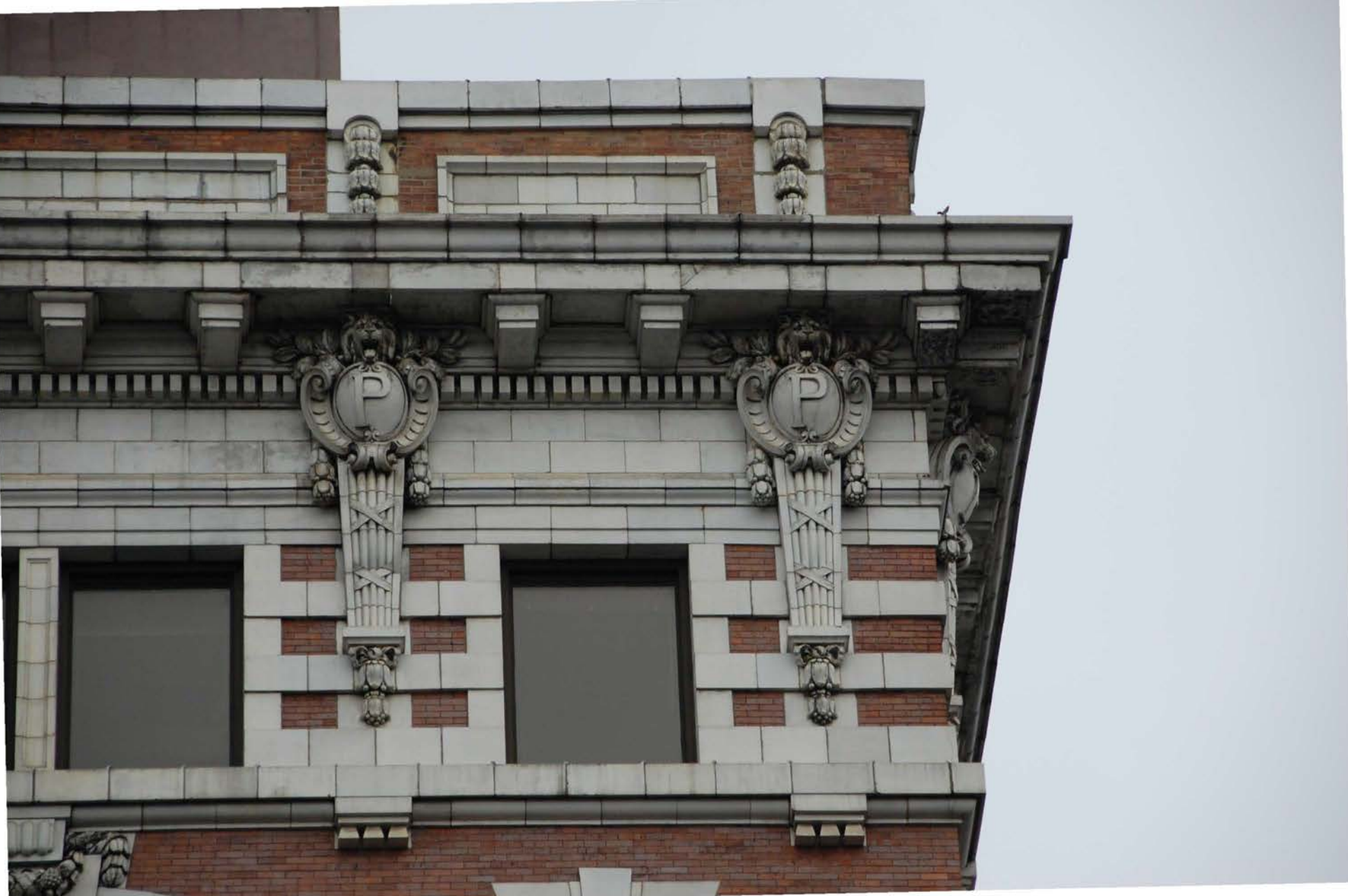
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THIS BUILDING IS
BEING MONITORED
CONCEAL YOUR
RFID SYSTEMS

**ALL DELIVERIES
MUST BE MADE AT
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ENTRANCE AFTER
VERIFICATION BY
SECURITY**

Pharmacy





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SAT.
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UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

Requested Action: Nomination

Property Name: Provident Savings Bank and Trust Co.

Multiple Name: _____

State & County: OHIO, Hamilton

Date Received: 7/23/2018 Date of Pending List: 8/16/2018 Date of 16th Day: 8/31/2018 Date of 45th Day: 9/6/2018 Date of Weekly List: _____

Reference number: SG100002878

Nominator: State

Reason For Review: _____

X Accept Return Reject 9/6/2018 Date

Abstract/Summary Comments: AOS: Commerce; POS: 1908-1967; LOS: local. Good context on Ohio banking history.

Recommendation/ Criteria: NR Criterion A.

Reviewer Lisa Deline

Discipline Historian

Telephone (202)354-2239

Date 9/6/18

DOCUMENTATION: see attached comments : No see attached SLR : No

If a nomination is returned to the nomination authority, the nomination is no longer under consideration by the National Park Service.



NATIONAL REGISTER OF HISTORIC PLACES
NPS TRANSMITTAL CHECK LIST

OHIO HISTORIC PRESERVATION OFFICE
800 E. 17th Avenue
Columbus, OH 43211
(614)-298-2000

The following materials are submitted on July 19, 2018
For nomination of the Provident Savings to the National Register of
Historic Places: Bank & Trust Co, Hamilton County, OH

- Original National Register of Historic Places nomination form
 Paper PDF
- Multiple Property Nomination Cover Document
 Paper PDF
- Multiple Property Nomination form
 Paper PDF
- Photographs
 Prints TIFFs
- CD with electronic images
- Original USGS map(s)
 Paper Digital
- Sketch map(s)/Photograph view map(s)/Floor plan(s)
 Paper PDF
- Piece(s) of correspondence
 Paper PDF
- Other _____

COMMENTS:

Please provide a substantive review of this nomination

This property has been certified under 36 CFR 67

The enclosed owner objection(s) do _____ do not _____
Constitute a majority of property owners

Other: _____



July 19, 2018

Julie Ernstein, Acting Chief, National Register of Historic Places
National Park Service
National Register of Historic Places
1849 C Street, NW, Mail Stop 7228
Washington, DC 20240

Dear Ms. Ernstein:

Enclosed please find seven (7) new National Register nominations for Ohio. All appropriate notification procedures have been followed for the nomination submissions.

NEW NOMINATION

The Astrup Company Building
Knights of Pythias Hall
Hartman Hotel
Provident Savings Bank & Trust Co.
The Boss Manufacturing Company
Lavin, Carl and Audrey, House
Cuyahoga Falls Downtown Historic District


COUNTY

Cuyahoga
Darke
Franklin
Hamilton
Hancock
Stark
Summit

The enclosed disks contain the true and correct copy of the nomination and additional information to the National Register of Historic Places for all of the submissions listed above.

If you have questions or comments about these documents, please contact the National Register staff in the Ohio Historic Preservation Office at (614) 298-2000.

Sincerely,

 Lox A. Logan, Jr.
Executive Director and CEO
State Historic Preservation Officer
Ohio History Connection

Enclosures