

United States Department of the Interior
National Park Service



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OMB No. 1024-0018

National Register of Historic Places Multiple Property Documentation Form

This form is used for documenting property groups relating to one or several historic contexts. See instructions in National Register Bulletin *How to Complete the Multiple Property Documentation Form* (formerly 16B). Complete each item by entering the requested information.

New Submission Amended Submission

A. Name of Multiple Property Listing

Branch Banks in Detroit, Michigan, 1889-1970

B. Associated Historic Contexts

(Name each associated historic context, identifying theme, geographical area, and chronological period for each.)

Commerce (Subset: Banking), 1889-1970

Architecture, 1889-1970

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D. Certification

As the designated authority under the National Historic Preservation Act of 1966, as amended, I hereby certify that this documentation form meets the National Register documentation standards and sets forth requirements for the listing of related properties consistent with the National Register criteria. This submission meets the procedural and professional requirements set forth in 36 CFR 60 and the Secretary of the Interior's Standards and Guidelines for Archeology and Historic Preservation.

Bruce M. Way SHPO 5/22/17
Signature of certifying official Title Date
MI SHPO
State or Federal Agency or Tribal government

I hereby certify that this multiple property documentation form has been approved by the National Register as a basis for evaluating related properties for listing in the National Register.

Patrick Andrews 7/10/2017
Signature of the Keeper Date of Action

**United States Department of the Interior
National Park Service**

Branch Banks in Detroit, 1889-1970
Name of Multiple Property Listing

Michigan
State

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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.).

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E. Statement of Historic Contexts

Introduction

Since the early territorial years of Michigan, banks have been a vital part of the Detroit community. Banks were key to the industrial and commercial growth of the state during the years when Detroit was becoming an industrial powerhouse, eventually leading to intensive growth in the early decades of the twentieth century when the city emerged as the center of the world’s automobile industry. Expansion of banks and their branches tracked with the growth of the city during key periods, and Detroit’s business and political leaders were deeply involved in the establishment and governance of the banking industry.

Beyond these large developments, banks were also an important resource for the community, neighborhood, and the average citizen. Banks purchased municipal bonds, permitting the construction of public works; they provided basic banking services, including checking and savings accounts, and enabled ordinary citizens to purchase homes and other goods through mortgages and loans; they provided other services within their neighborhoods, such as postal sub-stations and safe deposit boxes; and, given their prominent locations, they served as focal points for the community, symbolizing the stability and prosperity of a neighborhood. Architecturally, banks were physical symbols of that stability and prosperity, and their locations, positions, and styles reflected that symbolism.

Branch banking was inaugurated in the city of Detroit in 1889, with the opening of the Home Savings Bank’s first branch at the intersection of Junction Avenue and the Michigan Central Railroad. Branches grew slowly in those first years, but as the city expanded rapidly and the population grew exponentially, banks became more and more necessary in the far flung neighborhoods. By the end of the 1920s, there would be several hundred branch banks within the city limits, many of them held by a few large consolidated banks. All of them would close, if only briefly, during the national banking crisis of early 1933. When the dust settled, some branches reopened, some were acquired by new banks established in the wake of the banking crisis, and some would remain closed forever. Branch banking in the city slowly re-established itself in the 1940s, 1950s, and 1960s, with a new round of “modern” banks opening to serve the industry of the post-World War II boom. By the 1980s, with another round of bank mergers and a reduction in population, branch banking once again declined in the city, leaving many of the historic branches empty or demolished.

Branch banks in Detroit are generally significant in one or both of two contexts, Commerce (Subset: Banks), or Architecture

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Associated Historic Contexts

Commerce (Subset: Banking)

Early Banks and Banking in Michigan and Detroit, 1805-1888

Banking in Michigan during the territorial and early statehood period was erratic and often unstable. The territory’s first foray into banking, the short-lived Bank of Detroit¹, was contentious and ultimately unsuccessful. Chartered the year after the organization of the territorial government in 1805, the Bank of Detroit appeared to be a respectable venture, approved by the legislature and with the participation of Judge Augustus Woodward as President and Governor William Hull as a stockholder. It even gave the city (and the territory) its first bank building. Constructed on two lots on the north side of Jefferson west of Randolph Street, the one and one-half story building was also reportedly the first brick building in the territory and cost \$8,000 – the most costly building in the town at the time.² Unfortunately, the Boston merchants who chartered the bank quickly sold their stock at a profit before it became clear that the bank did not have sufficient specie³ to back its notes. The United States Congress annulled the bank’s charter in 1807; it limped along as a private bank in defiance of the annulment for another



Figure 1: The Bank of Michigan’s 1836 building at Jefferson and Griswold, from the Burton Historical Collection (unknown date).

year and a half before Michigan’s territorial legislature passed a penal act against unauthorized banking, shutting it down permanently.⁴

With such a disastrous start to banking in Michigan, it was a decade before the territory had another bank. This venture, the Bank of Michigan, organized in 1818 and opened for business in January 1819, proved more successful than its predecessor. For many years it was the only bank in the territory, until the Bank of Monroe was organized in 1827, and Detroit would not get another bank until the Farmers and Mechanics Bank opened in 1829.⁵ The Bank of Michigan took over the Bank of Detroit’s former building on Jefferson and Randolph.⁶ In 1836 it built a new building on the southwest corner of Jefferson and

¹ No relation to the bank of the same name founded in 1918.

² Clarence Burton, *The City of Detroit, Michigan* (Detroit, MI: S. J. Clarke Publishing Co., 1922), 625; Emory Wendell, *Wendell’s History of Banking and Banks and Bankers of Michigan...* (Detroit: MI: Winn and Hammond, [1902?]), Volume 2, 3.

³ I.e. coins as opposed to paper money.

⁴ “Reminiscences: The First Bank in Michigan,” *Detroit Free Press*, June 30, 1867, 1.

⁵ Wendell, *Wendell’s History of Banking*, Volume 2, 5. Burton, *The City of Detroit*, 635. The Farmers and Mechanics Bank closed in 1869, making a modest profit for its stockholders. Burton noted (636) that it was the longest lived of Detroit’s early banks.

⁶ It would not have clear title to the building until 1833, due to uncertainty as to who owned the property when the Bank of Detroit was outlawed.

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Griswold, reportedly the first stone building in the city. Beginning a long tradition of prominent bank buildings, the Bank of Michigan building was reportedly “very pretentious” and made of a shell limestone which underwent an annual “oiling” to bring out the “fine and curious petrifications” on its surface.⁷ The Bank of Michigan also reportedly opened the first “branch bank” in the state – an auxiliary office in Kalamazoo (then called Bronson) in 1834.⁸

The placement of the Bank of Michigan on Griswold also represented the beginnings of that area as the so-called financial district of Detroit. Most of Detroit’s banking institutions would later maintain their head offices along Griswold Street between Jefferson and Lafayette, or in the blocks immediately surrounding.⁹ Many early banks rented spaces in the large multi-tenant office buildings in the area, such as the Hammond Building, Waterman Block, Chamber of Commerce Building, and McGraw Building; even into the early twentieth century, most banks would rent space in a building like the Penobscot when they first chartered before acquiring or constructing their own building. Sometimes, a bank looking for bigger quarters would acquire a building recently vacated by another bank that had built its own, larger, headquarters building. In general, the banking headquarters from the mid to late 1800s are mostly gone, replaced by bigger (and more elaborate) buildings in the early 1900s as the banking industry grew. The financial district (now listed on the National Register of Historic Places) also includes more modern entries such as the 1959 National Bank of Detroit Building, thus representing a wide swath of Detroit’s banking history in the twentieth century. Many of those buildings still retain names related to their former bank occupants, such as the First National Bank Building, the Guardian Building, and the Federal Reserve Bank Building.

As the Michigan Territory moved toward statehood in the 1830s, several more banks opened around the territory, including the Michigan State Bank and, oddly enough, the Michigan Insurance Company, which apparently was never an actual insurance company but existed on paper for several years before exploiting an “obscure provision” in the territorial banking laws to open for business as a bank.¹⁰

During this period, national events were setting the country up for a financial panic and depression that would last into the early years of Michigan’s statehood. In part, it was conditions in Michigan that contributed to the panic; Michigan was experiencing a land boom (sometimes called “Michigan Fever,” an oblique reference to the malaria endemic to the area), and there was excessive speculation in public lands in the state, as well as other newly available territories. At the same time, the value of paper currency was also overinflated after local banks started issuing their own banknotes following President Andrew Jackson’s refusal to recharter the Second Bank of the United States. When Jackson issued the *Specie Circular* executive order in 1836 just before leaving office, requiring payment for government land to be in gold or silver, the value of paper money rapidly depreciated. When banks

⁷ Wendell, *Wendell’s History of Banking*, Volume 2, 6. The building is long demolished but its stone Doric entry portal survives next to Emil Lorch Hall on the campus of the University of Michigan in Ann Arbor.

⁸ T. Harry Gaton, *A History of Michigan Banking* (Lansing, MI: Michigan Bankers Association, 1987), 21.

⁹ There were so many financial institutions on Griswold Street in the late 19th century that the police ordered special surveillance to run off “suspicious characters”; “Banks and Bankers,” *Detroit News-Tribune*, December 19, 1897.

¹⁰ It chartered as an official bank in 1849 and reorganized as the National Insurance Bank in the 1860s. It dissolved in 1869. Wendell, *Wendell’s History of Banking*, Volume 2, 8-9.

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refused to redeem paper currency for specie, commerce collapsed and a financial panic ensued in 1837, touching off a depression that lasted for over five years.

At the same time, Michigan’s new state legislature (the state had been officially admitted to the Union in January of 1837) made the situation even worse. One of its first acts was to pass a banking law, and one of the law’s provisions abolished the requirement for consent of the state legislature to charter a bank.¹¹ This was known as “free banking,” and Michigan was the first state to adopt the practice. It opened the floodgates for banks in the new state. In January of 1837, the state had only fifteen banks; by March there were forty, and forty-nine by the following year with dozens more planned.¹² This was the beginning of the “wildcat” banking period in the state. The 1837 law was meant to establish safeguards and a system of bank inspection, but in practice the wildcat banks in the small villages and new settlements could evade most of the regulations. The capital ostensibly required to back the banks’ notes was frequently inadequate or non-existent, and many citizens lost money when the wildcat banks suddenly disappeared. With twenty-nine banks in liquidation by 1839, the legislature finally declared it illegal to start any more banks; in 1844 the state Supreme Court declared the 1837 law unconstitutional and the era of wildcat banking was over. Detroit banks that were casualties of this period were the Bank of Michigan, which finally folded in the early 1840s after surviving through the depression, and the Detroit City Bank, which had opened in early 1837 at the beginning of the wildcat period. The Farmers and Mechanics Bank, Michigan Insurance Bank, and Michigan State Bank all survived.

In the aftermath of the wildcat banking period and nationwide depression, Michigan entered into a “bankless” period when very few chartered banks operated in the state. Most of those that did were in Detroit, including the three that survived the depression. They were joined in 1849 by the Peninsular Bank and the Detroit Savings Fund Institute.¹³ Michigan and the other Great Lakes states were rocked by another nationwide financial panic in 1857, although the effects were only felt for a couple of years this time.

At the beginning of the Civil War, the United States had no national currency and no national banks, creating a serious problem for a wartime government that needed cash to prosecute the war. This led to the creation of three Legal Tender acts in 1862-63, establishing the famous “greenbacks” as national currency notes, and then the National Banking Act, enacted February 25, 1863. This not only established a national currency, but also national banks, which could issue notes backed by the United States Treasury. The second National Banking Act, passed the following year, attempted to abolish the state-chartered banks. Although it was successful in taking the issuance of currency notes out of these banks and temporarily reducing the number of state banks (some converted to national banks), in the long run the national banking acts failed to eliminate state banks, setting up a dual banking system in the United States. The First National Bank of Ann Arbor was the first national bank in Michigan, followed by the First National Bank of Detroit (1863, the third in the state), and the Second National

¹¹ The free banking movement was popular on the East Coast but Michigan was the first to codify it into law.
¹² Gattou, *A History of Michigan Banking*, 25-27.
¹³ The Peninsular Bank liquidated in 1870 and is different from the later Peninsular Savings Bank/Peninsular State Bank in Detroit; the Detroit Savings Fund Institution survives today as Comerica Bank.

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Bank (1864, the fifth in the state). There were thirty-six national banks in the state by the end of the Civil War.¹⁴

Shortly before the Civil War, in 1857, Michigan had passed another banking law which, while not ground-breaking, served to slightly increase the number of banks in the state. In 1871, the state amended this act to permit the establishment of savings banks; the Wayne County Savings Bank was founded shortly after this went into effect. Another provision of this law authorized women and minors to act independently of their husbands or guardians.¹⁵ Several years later, the country was struck by another financial panic and subsequent depression following a period of post-Civil War over-extension. The effects of the depression lasted from 1873 to 1879 in the United States and world-wide, although it only resulted in the failure of one bank in Michigan.

By the late 1880s, the city of Detroit and the state of Michigan had a relatively stable banking climate, based on the dual banking system established in the 1860s and codified by Michigan in its 1888 State Banking Law. The 1888 law updated the organizational and financial requirements for new banks, ensuring most would begin on a stable footing, created a banking department and commissioner at the state level, and aligned the state’s law with the national banking laws. At the end of 1890, the city had fifteen state and eight national banks, as well as a number of private banks. Most of these banks would survive well into the twentieth century, demonstrating that the state had come through the uncertainty of the “wildcat” and “bankless” periods and was about to embark on a period of unprecedented expansion, driven by the growing industrial economy centered on the city of Detroit.



Figure 2: Iron bank from the Home Savings Bank, ca. 1890, from liveauctioneers.com.

The Growth of Banks and the City’s First Branch Banks, 1889-1918

Most sources agree that Detroit’s first branch bank was opened in May of 1889, by the newly formed Home Savings Bank. Like other banks in the city, the Home Savings Bank had its main offices downtown (at that time in the McGraw Block), but it also prided itself on personal service. The bank promoted its literal “home savings banks,” foot-high iron boxes shaped like miniature bank buildings that they installed in people’s homes (over 6,000 were installed by one count). Collectors would visit homes once a month to collect, count, and record the savings and then transfer them to the main bank.¹⁶ Given this, it makes sense that the Home Savings Bank would also seek to open a branch bank to better accommodate its customers. Clarence Burton, in his history of the city, noted that “the establishment of

¹⁴ Gatton, *A History of Michigan Banking*, 39. The First and Second National Banks merged in 1914 under the name “First and Old Detroit National Bank,” and was later known as “First National Bank.”

¹⁵ Burton, *The City of Detroit*, 652.

¹⁶ Undated brochure of the Home Savings Bank, in the Burton Historical Collection, Detroit Public Library, Folder D\Banks-General Miscellaneous.

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branch banks in different parts of the city for the accommodation of districts remote from the principal bank in the down town district was a matter unheard of in Detroit or elsewhere up to the year 1889.”¹⁷ This first branch bank was located at the intersection of Junction Street and the Michigan Central Railroad tracks; shortly thereafter, it moved to the corner of Michigan Avenue and 18th Street, near the newly established Western Market. The bank opened another branch on Gratiot near Eastern Market around 1891.¹⁸

Although several sources later claimed that the Home Savings Bank’s branch was the “first in the country,” branch banks in some form had been present in the United States since the early decades after its founding. Banks in New England and New York had branches in the 1790s and early 1800s, although these were typically limited to one, two, or perhaps three branches that often transitioned into independent banks. The first two federal government banks, the First Bank of the United States (organized 1792) and the Second Bank of the United States (chartered 1816), both had branch systems; the Second Bank had at its height about twenty-nine branch offices throughout the East and South and as far west as St. Louis (although it had none in Michigan). The state banks of Indiana, Missouri, Ohio, and Iowa (all chartered in the 1830s, 1840s, and 1850s) had state-wide branch systems, although they differed from later branch banking in that the branches were more akin to a franchise system in which each branch was locally organized and administered under the larger umbrella organization of the state bank, rather than serving as multiple offices of one main entity.¹⁹

Approaches to branch banking varied widely, generally according to region; many Southern states had banks with branches, such as Virginia, Mississippi, and Louisiana, often with significant oversight by the state government. In the Northeast and in some of the recently settled states of the Northwest Territory (including Michigan), branch banking was not very popular.²⁰

The reasons for the lack of branch banking were complex and varied. In some cases, unit banks (i.e. single location independent banks) may have simply had a comparative advantage over branch banks, because they were local businesses not controlled by or dependent on an entity outside of the local community. Branch banks were also viewed suspiciously in the aftermath of the “wildcat” or “free banking” period. Especially in “frontier” areas like Michigan, locating branches at a distance from the main bank was seen as a disadvantage. Because travel was slow, notes might take a long time to circulate back to the bank of issuance, which tended to devalue currency and encourage the sort of wildcat banking that contributed to the Panic and depression of the 1830s and 1840s. The fact that most branches were located in towns far away from the main bank, rather than limited to close metropolitan areas as would be characteristic of the early 1900s, exacerbated the problem. New York’s

¹⁷ Burton, *The City of Detroit*, 657.

¹⁸ There may also have been an interim location at Michigan and 23rd; the 1890 city directory has a display ad for the bank listing the branch at the corner of 23rd and Michigan Avenue in the Grosfield Block, but by 1893 it was located at 18th and Michigan (781 Michigan Avenue, later adjusted to 808 Michigan Avenue). Western Market, and likely this branch building, was demolished for the construction of the Jeffries/Fisher freeway interchange.

¹⁹ Federal Reserve Committee on Branch, Group, and Chain Banking, *Branch Banking in the United States*, (Washington, DC: Federal Reserve Board, 1931), 29-43.

²⁰ The reasons for the difference in branch banking between North and South are not clear. *Branch Banking in the US* (45) speculates that it may be due to the different economic structures between the regions, or perhaps the influence of Scottish banking practices in the South.

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1838 free banking law specifically restricted “the usual business of banking” to “the place where such banking association...shall be located” in large part to prevent discrepancies in currency redemption prices between main and branch banks.²¹

Branching was also opposed by independent unit banks who believed that large banks with numerous branches would exert too much control on state legislatures, enabling them to pass legislation favoring large banks over small ones. This remained a major source of friction between large and small banks well into the twentieth century.²²

The final blow to early branch banking was the passage of the National Banking Acts of 1863-1864. Although the Acts did not, as many intended, completely wipe out independent and state banks, the blocking of currency issuance by any but national banks shut down those banks whose sole purpose was issuing notes. The provisions of the National Banking Act also essentially prohibited the establishment of branches by national banks, although some state bank systems that converted to national banks were permitted to retain their branches. In general, however, most branch banks disappeared and branch banking was relatively rare until the early 1900s.²³

Although national banks dominated in the immediate post Civil War years, the number of state-chartered banks began climbing again in the final decades of the nineteenth century, chiefly due to the increase in deposit banking (instead of issuance banking)²⁴ and the smaller capital outlay required to charter a state bank (particularly important in smaller communities).²⁵ At the same time, Midwestern cities like Detroit and Chicago entered into periods of expansion and growth, making it difficult for citizens to reach the main offices of their banks, which were typically clustered in the downtown areas, particularly the growing financial districts. The Home Savings Bank’s home-based iron banks were one method to address the problem, but the more permanent long-term solution was the establishment of branch banks. In this, Detroit was not alone, but it was relatively unusual; New York law specifically outlawed branch banking even by state banks until 1898, and Massachusetts did not legalize branch banking in any form until 1902. Even Michigan’s neighbor, Ohio, which had an extensive state branch bank system in the mid 1800s, had only a handful of branches before 1900, and those were all in rural areas.²⁶

²¹ David L. Mengle, “The Case for Interstate Branch Banking,” *Economic Review*, November/December 1990, 5.

²² This was not merely a Michigan phenomenon, but was debated across the country. The *Bankers Monthly* published a feature in October of 1922 summarizing the results of its nation-wide survey showing “considerable opposition” to branch banking. J. Franklin Lewis, “How Sentiment Varies on Branch Bank Question,” *Bankers Monthly*, Vol. 39, No. 10 (October, 1922), 22-23. However, the President of the National Bank of Detroit, Emory W. Clark, wrote an op-ed in the same publication describing the situation in Detroit and noting that branch banking was quite successful in the city.

²³ *Ibid.*, 70. Mengle also notes that New York’s provision was incorporated into the later National Banking Act and eventually interpreted to forbid branch banking, although its original focus was on the problem of currency issuance.

²⁴ In other words, banking based on handling customer deposits rather than the bank issuing their own currency.

²⁵ *Ibid.*, 71.

²⁶ *Ibid.* 100-106.

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Branch banking, which would become a largely urban phenomenon in the 1900s, grew slowly in Detroit.²⁷ In addition to the Home Savings Bank’s two branches, several banks added branches during the 1890s, including the City Savings Bank (with a second office on Gratiot) and the Dime Savings Bank (branches on Woodward and on Jefferson).²⁸ This slow expansion may have been partly an effect of yet another panic/depression cycle, the 1893 panic which led to a four year worldwide depression. Although Detroit was hard hit by the depression (unemployment in Michigan was estimated at 43%) and over 500 banks failed across the country, Michigan’s banking community banded together and escaped relatively unscathed; only four banks (plus nine private ones) failed during the period.²⁹

As banking expanded and solidified into a mature industry, bankers themselves began forming business associations in Michigan. The Michigan Bankers Association (MBA) formed in 1887, an associate organization to the American Bankers Association (ABA), which had been founded in 1875. The year 1897 was a banner year for banking organizations, with the MBA hosting the ABA at its 23rd annual convention in the Detroit Opera House, while the Bankers Club of Detroit, inspired by its predecessor the Bankers Club of Chicago (established fifteen years earlier), formed that same year. Both organizations mixed business networking and relations with social events. Banking at the time was still overwhelmingly an “old boys” network, although the *Detroit News-Tribune* noted, also in 1897, that women were entering the banking field, with a few serving as presidents. Detroit was not among the progressives in this sense; the only female bank president in Michigan at the time was Julia H. Mills, president of the State Bank of Crosswell.³⁰ In 1902, the *Michigan Investor*, a banking periodical serving the profession in Michigan, began publication.

By 1901, there were 190 banks in the state; of those, only 15 (plus 2 trust companies) were in Detroit, but to balance that, Detroit held a disproportionate share of the state’s banking assets. The city had more state and savings banks than it did national banks.³¹ The city still had a number of private banks (not chartered by the state or Federal government), but that number was diminishing as they were absorbed by or converted into chartered banks. The Preston National Bank, which had originated as the private banking business of David Preston in 1852, incorporated as the Preston National Bank in 1887, while Edward Kanter’s private bank incorporated as the Germania Savings Bank, a state bank, in 1871.



Figure 3: The Gratiot Avenue and Sheridan Street branch of the Michigan Savings Bank, 1910, from the Burton Historical Collection.

Branch banking continued to expand slowly but steadily during the first decade of the twentieth century. By 1905, the city had ten branches, and

²⁷ As it did elsewhere; there were only an estimated 119 branches in the entire United States in 1900. *Branch Banking in the US*, 1.

²⁸ *Branch Banking in the United States* (108) notes that “in 1900 there is a record of 5 banks and 7 branches” in Michigan, but does not identify locations; the other banks/branches may have been in Grand Rapids or Lansing.

²⁹ Gatton, *A History of Michigan Banking*, 53.

³⁰ Banks and Bankers,” *Detroit News-Tribune*, March 14, 1897.

³¹ “Leading Banks, Banking Houses, and Managing Bankers,” *Detroit Journal*, June 5, 1901.

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nearly doubled that figure the following year.³² Beginning in that year, Gratiot Avenue developed as an auxiliary banking node; the *Free Press* noted that Gratiot Avenue had more banking establishments than any but Griswold, and wrote that "(I)t is one of the current indications of present industrial prosperity that so many such institutions...are able to flourish in the midst of a population made up of small tradesmen and of people who earn their living through wage earnings."³³ The Gratiot Avenue branches noted in the article were the Peninsular Savings Bank at Gratiot and Chene, the Detroit Savings Bank at 199 Gratiot, the People's Savings Bank and Home Savings Bank branches at Gratiot and Riopelle, and another Home Savings Bank at Mt. Elliott. Both the Detroit Savings Bank and the Peninsular Bank were also expanding into southwest Detroit.

Another financial panic in 1907 created temporary currency shortages in Michigan, but otherwise had little effect on Detroit's banking industry. Of more importance was a judicial opinion given by Michigan's Attorney General John E. Bird in 1909. While Bird's overall opinion held that banks had no authority under Michigan statutes to establish branches, he did allow that a bank might "have an agency for the transaction of some parts of its business in the city or village designated in its charter as the place where the bank is to be located and to conduct its business." Since Bird was sufficiently vague on the difference between "agencies" and "branches," banks interpreted it as *carte blanche* to open branches within the limits of the municipality in which they held their main offices.³⁴ Under this policy, branches continued to grow exponentially in the state; in 1900 there had been seven, growing to eighteen in 1905, fifty-five in 1910, and one hundred seventeen in 1915.³⁵

In December of 1913, the Federal government established the Federal Reserve along with a system of regional reserve banks. Michigan was split into two districts (the Lower Peninsula was in District Seven, headquartered in Chicago, and the Upper Peninsula was in District Nine, headquartered in Minneapolis) but, although branch banks were authorized under the Federal Reserve system, Detroit would not receive its branch until 1918, when the Federal Reserve opened offices in the former Wayne County Savings Bank building at 36 West Congress. The previous year, sixty Michigan banks had joined the Federal Reserve system.³⁶ In Michigan, the state legislature authorized a new type of "industrial bank" in 1917, which limited loans to maturities of less than one year. Detroit's Industrial Morris Plan Bank chartered under this act in 1918.

As the United States joined in fighting the Great War in 1917, branch banking was firmly established within the city, and the banking system in general had become a vital part of the city's economic and

³² They were: Central Savings Bank: 860 St. Aubin (at Canfield) (extant, current address 400 St. Aubin) and the northeast corner of Grand River and 14th Street; Dime Savings Bank: 1491 Woodward (extant commercial building, address 6501 Woodward) and 1174 Jefferson; Home Savings Bank: 808 Michigan Avenue and 466 Gratiot Avenue; Peninsular Savings Bank: 732 Gratiot (at Chene) and 784 Michigan (extant, current address 2580 Michigan); People's Savings Bank: 462 Michigan Avenue; and United States Savings Bank: 1508 Russell.

³³ "As Banking Center: Few Detroiters Would Think of Gratiot Avenue," *Detroit Free Press*, November 27, 1905.

³⁴ *Branch Banking in the United States*, 106-108. This only applied to state banks; national banks were prohibited from opening branches until the McFadden Act in 1927 (see below).

³⁵ *Ibid.*, 108. Estimating from city directories, around 75 of the 117 were in Detroit. Nationwide there were about 785 branches; *Branch Banking in the United States*, 1.

³⁶ Gatton, *A History of Michigan Banking*, 62-64; "Highlights of Michigan Banking History since Turn of the Century." *Michigan Investor*, Golden Anniversary edition, July 26, 1952.

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industrial growth. Over the next fifteen years, the banking industry would enter onto a rollercoaster period of decline, expansion, merger, and finally disaster.

Bust, Boom, and Catastrophe: 1918-1933

Following the end of World War I, the United States economy went into a period of “galloping inflation” followed by declining wholesale prices that resulted in several economic downturns. The first, from August 1918 to March 1919, was relatively brief and mild, but a more severe recession occurred from January of 1920 to July of 1921. For the banking industry in Detroit, that resulted in a decline in total transactions from \$10 million to \$7.5 million from 1920 to 1921, but little effect on the number of banks and branches in the system. In 1921 there were twenty-five public banks in the city (national, state, and savings) and one hundred and sixty-seven active branches plus a number under construction.³⁷

Coming out of the 1920-21 recession, Detroit was an enthusiastic participant in the period known as the Roaring Twenties. In banking, the 1920s were characterized by economic growth, the widespread expansion of the branch system, and high-stakes mergers. As the city grew, so did the need for branch banks. Sometimes these branches were acquired as new areas were annexed into the city; a number of banks had technically independent but affiliated entities in neighboring communities, and these were absorbed into the parent bank when the annexed community became part of the Detroit municipality. These formerly independent banks, which were now legally within the city boundaries, could become branch banks. Other branch banks were built in the newly forming residential communities along Detroit’s radiating arteries, including Woodward, Grand River, and Gratiot, or in smaller nearby neighborhoods like Jefferson-Chalmers and Brightmoor. By 1925, the city had 265 branch banks,

meaning nearly 100 had been constructed in less than five years. That same year, the Michigan legislature outlawed private banks, which were required to join the state or national systems.³⁸

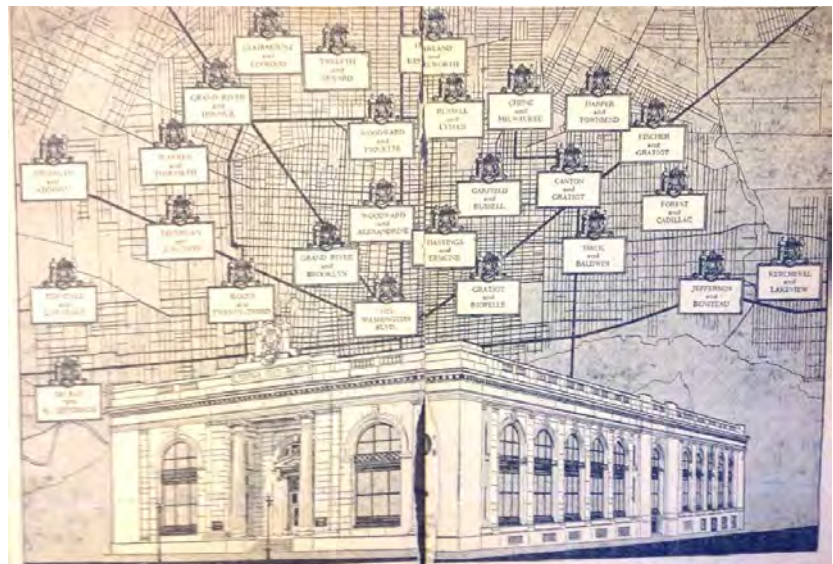


Figure 4: A graphic showing the 26 Detroit branches of the Peoples State Bank in 1922, from the Burton Historical Collection.

Another factor led to an even greater increase in branch banks in the late 1920s. National banks had been unable to compete with state banks because of the ban on branch banking. In 1927, the McFadden Act leveled the field by permitting national banks to establish branches within a city if state banks already had that right, meaning that finally national banks in Detroit could open branch banks. This coincided with the merger

³⁷ Polk’s City Directory for Detroit, 1921-1922.
³⁸ Gatton, A History of Banking in Michigan, 83.

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frenzy of the late 1920s and early 1930s, so national banks in Detroit acquired their first branches by merger rather than new construction; however, the new, larger entities enabled the construction of new branch banks even as the Depression loomed.³⁹ A report by the Federal Reserve Committee on Branch, Group, and Chain Banking in 1931 noted that “(I)t is notable that the establishment of branches in Michigan has gone on with apparently no direct supervisory control, and with very little legal restriction, except that branches have had to be in the city of the head office. Banks have established branches without having to procure the commissioner’s consent, and they have not been required by law to maintain capital proportionate to the number of their offices.”⁴⁰

Detroit’s status as the fourth largest city and the industrial powerhouse of the nation was reflected in the relative size and prosperity of its banks by the late 1920s. In 1927, Detroit had three banks among the 100 largest in the country as measured in amount of deposits (the Wayne County and Home Savings Bank (51), First National Bank (54), and the Dime Savings Bank (88)), while another source placed two Detroit banks in the hundred largest banks worldwide (Peoples Wayne County (successor to the Wayne County and Home Savings Bank) at number 44 and the First National Bank at number 92).⁴¹ In terms of number of branches, by the end of 1931, Michigan (385) was exceeded only by California (801) and New York (690); the majority of those (269) were in Detroit. Out of the twenty-five largest banks in the country at the end of 1931, Detroit’s First Wayne National Bank, although eighth in size, was second in number of branches (179; The Bank of America N.T. & S. A., San Francisco, had 344 branches).⁴² Detroit’s prosperous banking industry also had ties to other businesses in the city; many of Detroit’s commercial and industrial leaders served as directors on bank boards, such as David M. Whitney, real estate executive (Detroit Bank), Adolph Finsterwald, President of the Finsterwald Clothing Company (Griswold First State Bank), architect Louis Kamper (Industrial Morris Plan Bank), and Dexter M. Ferry, founder of the Ferry Seed Company (Peoples Wayne County Bank), among many others.

Throughout the 1920s, the trend was towards larger banks. As the automobile industry grew, smaller banks found themselves unable to finance the large capital needs of Detroit industry. Since private banks were now prohibited, new banks had to meet minimum capital requirements under either the state or national systems in order to open, meaning that neighborhoods were usually serviced by a branch of a larger bank rather than a smaller, local bank. Generally, the smaller banks during this era either found a way to grow, or consolidated with other banks.

Mergers and acquisitions in the banking field had not been unknown, of course, prior to the 1920s. The Dime Savings Bank (founded 1884) had a long history of acquiring other banks, including the Marine Savings Bank of Detroit (1905), Union National Bank of Detroit (1906), and the Citizens Savings Bank

³⁹ *Branch Banking in the United States*, 109.

⁴⁰ *Branch Banking in the United States*, 109.

⁴¹ “The Hundred Largest Banks in the United States,” *The American Banker, Inc.*, 1927; “The World’s 100 Largest Banks (1927)” cited in Richard Germain, *Dollars Through the Doors; A Pre-1930 History of Bank Marketing in America* (Westport, CT: Greenwood Press, 1996), 211-213.

⁴² *Branch Banking in the United States*, 243 and 1-25. There were an estimated 3,334 branch banks nationwide at the end of 1931 (down slightly from a 1930 peak of 3,518), meaning that Michigan had more than 10% of the nation’s branch banks. California permitted branch banking outside of the head office city, and more than two thirds of the total branches in that state were outside the head office city.

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(1909). The Home Savings Bank had merged with the Wayne County Savings Bank in 1913 to form the Wayne County and Home Savings Bank, and that entity in turn acquired the Michigan Savings Bank the following year. But, beginning in the mid to late 1920s, the pace and relative size of the mergers increased. This was aided in part by new laws passed in 1925 that enabled banks to more easily consolidate and operate trust departments. In the wake of that law, a number of the city’s banking institutions began reorganizing their structures into multiple complex entities to address different banking sectors; for example, the Guardian group formed the Guardian Detroit Company, the Guardian Trust Company, and the Guardian Detroit Bank, to transact respectively investment, trust, and banking business.

The pace of mergers increased to a virtual frenzy in the years 1927 to 1932, at first to create bigger and bigger companies (and profits). The rush of trading in Detroit bank stocks resulted in fabulous profits over a short period of time, and, following another amendment to the state’s banking law that gave further powers for consolidation, most of the banks of Detroit eventually merged into two large holding companies, the Detroit Bankers Company and the Guardian Detroit Union Group. The Detroit Bankers Company acquired several venerable – and large – banking institutions, including the Peoples Wayne County Bank (an amalgamation of the Home Savings Bank, Peoples State Bank, and Wayne County Savings Bank), First National Bank, and Peninsular State Bank, along with several others; the consolidated bank would eventually become the First National Bank of Detroit, with 194 branch banks in the city. The Guardian Detroit Union Group acquired the National Bank of Commerce, which had earlier absorbed the Griswold-First State Bank, itself a merger of the First State Bank (originally the German-American Bank) and the Griswold National Bank of Detroit. The Guardian Detroit Union Group was housed in Detroit’s newly constructed “Cathedral of Finance,” the Union Guardian Building, completed in 1929 on Griswold Street.

Following the stock market crash and onset of the Great Depression in late 1929, it appeared at first that the city’s major banks would escape relatively unscathed. A number of smaller banks in the state did go into receivership, in part due to falling real estate prices. In 1931, the Michigan State Legislature passed Act 32, providing for orderly bank liquidations through a custodian or a receiver; 35 banks in the state of Michigan reorganized under this act between 1931 and the beginning of 1933. Some banks survived through continued mergers in 1930 and 1931.

However, the effect was only temporary. Like banks across the United States, even the giant conglomerate banks of Detroit were increasingly unable to meet the cash demands of their depositors. Prominent Detroiters attempted to shore up the banks with loans, such as Henry Ford, who deposited \$7.1 million in the Guardian National Bank of Commerce in 1931 to back deposits, but they were insufficient and did not prevent the sporadic bank runs that continued throughout 1932. In February of 1933, Michigan Governor William Comstock declared a “holiday” for Michigan banks in an attempt to prevent runs on the banks by large depositors.⁴³ Detroit’s mayor, Frank Murphy, urged citizens to be calm and pledged government assistance for immediate personal needs like food. During the period between the Michigan holiday and the national holiday on March 4, some banks were allowed to open on a temporary basis to pay out a maximum of five percent of individual deposits as emergency funds. In all, some 178 banks in Michigan closed their doors, some for months, some permanently. Michigan

⁴³ Banks in the Upper Peninsula claimed that since they were part of a different Federal Reserve District, they did not have to observe the holiday.

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was only the first state to declare a banking holiday; a number of other states also closed their banks during the end of February in order to prevent bank runs.

On March 4, 1933, the newly inaugurated President Franklin Roosevelt ordered all United States banks to close. Nine days later, the “sound” banks were allowed to reopen. Michigan’s legislature pushed through an emergency banking act, reorganizing 195 banks in the process, while the General Banking Act of 1933 permanently revised the 1888 banking laws to increase the powers of the state’s banking commissioner and limit the amount of loans banks could make. Following the banking holiday, five Detroit banks were permitted to reopen: the Detroit Savings Bank, the Commonwealth-Commercial Bank, the United Savings Bank, the Leonard Thrift Savings Bank, and the Industrial Morris Plan Bank.⁴⁴ However, Detroit’s two giant pre-crash banks, First National Bank and Guardian National Bank, were ruined. They never reopened. With their closure, the majority of Detroit’s branch banks were, at least temporarily, locked and dark.

Detroit Banking Rebuilds, 1933-1970

In the aftermath of the banking crash of early 1933, the statistics tell the stark tale: at the end of December, 1932, Michigan had 529 state, national, and industrial banks. Six months later, at the end of June, 1933, only half of those (267) were still open (although several more banks would open in the following months). For the next several years, the Detroit newspapers tracked the indictments, trials, and prosecutions related to bank failures, and calculated how much money depositors would recoup from the bank receivers. The following year, the Federal government instituted the Federal Deposit Insurance Corporation, to ensure that small savings accounts holders (less than \$10,000) could not lose their money as they had as a result of the 1933 crash.

Despite the ongoing Depression, there was still an unmet need for banking facilities, with two of Detroit’s largest banking groups out of action. Understanding that a stable banking industry was critical to their businesses, two of Detroit’s major automobile companies stepped in. On March 24, 1933, just as the banking holiday was ending, the National Bank of Detroit opened in the headquarters of the former First National Bank. In addition to taking over the remaining assets of First National and Guardian National, a large portion of the new bank’s capital was provided by General Motors Corporation. Within a year, the National Bank of Detroit had reopened twenty-seven of First National’s former branch banks. In July of 1933, Manufacturers National Bank opened from the “rubble” of the Union Guardian Trust Company; it



Figure 5: The National Bank of Detroit’s opening day on March 24, 1933, from the Burton Historical Collection.

⁴⁴ Several other banks reopened later.

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was organized by Edsel Ford and augmented its assets with capital from Henry Ford. Manufacturers also operated out of Highland Park and Dearborn, where Ford Motor Company had production facilities.

In the mid to late 1930s, Detroit climbed out of the Depression, assisted by the strength of the automobile and other industries in the city. By 1940, Detroit banks had passed the billion dollar mark in terms of assets; in that year, National Bank of Detroit had \$589 million, the Detroit Bank \$211 million, Manufacturers National Bank \$176 million, and Commonwealth-Commercial Bank \$82 million.⁴⁵ Two years later, Detroit had three banks among the top fifty in the nation, including National Bank of Detroit (13th), Manufacturers National Bank (34th) and the Detroit Bank (40th), while another Detroit bank, Commonwealth Bank, was listed at 126th.⁴⁶

The Second World War assisted even further in helping clear out the aftereffects of the Depression; with Detroit serving as the "Arsenal of Democracy," workers flocked to the city to work in the war-related manufacturing. With a large number of men away at the front, women took over positions not only in war industries (leading to the iconic "Rosie the Riveter"), but in banks as well. Over 3,500 women were employed in banks in Michigan during the war years; many remained in banking after the war, particularly as tellers.⁴⁷ In addition to maintaining bank accounts and handling industrial payrolls, banks also conducted war bond sales to help the war effort.

For Michigan's banks, the banking crisis and collapse provided a brief window for intrastate branch banking. The US Banking Act of 1933 (also known as the Glass-Steagall Act), allowed national banks to open branches outside their home cities in states which allowed state-chartered banks to branch state-wide.⁴⁸ In the wake of this, the Michigan legislature changed state law to permit branching anywhere within the state. The Michigan Financial Institutions Act of 1937 amended this to restrict banks from putting new branches in cities that already had banks; instead they had to take over an existing bank in that city so as to keep competition on a level playing field.⁴⁹ Banks also had to meet minimum capital and surplus requirements (the figures varied with the size of the population) in order to establish out-of-town banks.⁵⁰

Despite this change in legislation, the economic conditions of the Depression kept most banks from expanding very far; by 1936 only two banks in the state had branches outside their home city or

⁴⁵ Gatton, *A History of Banking in Michigan*, 100.

⁴⁶ Gatton, *A History of Banking in Michigan*, 100. "National Bank of Detroit 13th in US," *Detroit Free Press*, September 23, 1942.

⁴⁷ Gatton, *A History of Banking in Michigan*, 102.

⁴⁸ Bill co-sponsor Senator Carter Glass had noted that many of the failed banks were unit banks and that Canada, which permitted branch banking, had not had as many bank failures. He would have permitted national branch banking nationwide but Senator Huey Long filibustered the bill until it was agreed to restrict national branches to states which already allowed intrastate branching.

⁴⁹ "Summary of Statement made by Howard J. Stoddard, President of the Michigan National Bank, before the Private Corporations Committee of the [Michigan] House of Representatives, relative to Senate Bill No. 97 (an anti-branch bank bill), Lansing, Michigan, March 7, 1945.

⁵⁰ Federal Reserve Committee on Branch, Group, and Chain Banking, *Branch Banking in the United States (Third Edition, 1937)*, (Washington, DC: Federal Reserve Board, 1937), Appendix I, xih.

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county.⁵¹ In 1941, however, the Michigan National Bank organized through the consolidation of unit banks in six Michigan cities. Independent unit banks immediately feared the threat of a powerful state-wide bank that could potentially wield a disproportionate influence in getting banking laws passed to the detriment of the independents. Through their influence, a bill was introduced in the state legislature in 1941 that proposed to codify the limitation of banks to branches within the same county as their parent institution or, to accommodate rural areas, within a 25 mile radius of the parent institution in a contiguous county.⁵² Not surprisingly, Michigan National Bank opposed the bill, and Governor Murray Van Wagoner vetoed it. Periodic attempts to revive the bill failed until 1945, when Governor Harry F. Kelley signed the State-Wide Anti-Branch Bank Law with the restrictions originally proposed in 1941.⁵³ After a brief 12 year window, intrastate branch banking was once again severely restricted. (The ban against branch banks outside a twenty-five mile radius would remain in place for the rest of the period covered by this context statement. It was repealed in 1971.)

Construction of new branch banks within the city of Detroit was severely hampered in the 1930s and 1940s, first by the economic conditions of the Depression, and then by wartime materials restrictions in the 1940s. Almost uniformly, banks who wished to open new branches utilized the closed branches of the failed pre-Depression banks during the 1940s and 1940s. When those were not available (particularly in outlying areas of the city where banks had not reached prior to the Depression), branches sometimes opened in existing storefronts, built temporary buildings (like Quonset huts) or



Figure 6: The Home Federal Savings and Loan bank at 9108 Woodward, in a storefront, ca. 1950s, from the Burton Historical Collection.

brought in trailers. As late as 1966, Manufacturers National Bank had three trailers and National Bank of Detroit five, but the *Free Press* noted that their use was diminishing as banks “caught up” on permanent construction.⁵⁴

As Michigan, and Detroit, entered into another period of expansion in the post World-War II years, banking similarly grew. Several new banks opened in the post war years, including First Federal Savings and Loan Association (1934), Wabeek State Bank (1938), Home Federal Savings and Loan (1947), City National Bank (1949) and the Public Bank (1957). Home Federal Savings and Loan was notable as the state’s first black-owned lending institution and

⁵¹ Ibid., Appendix II

⁵² While decidedly not rural, banks in Detroit used this provision to establish branches in the fast-growing suburbs of Detroit in the 1950s and 60s.

⁵³ “Highlights of Michigan Banking History since Turn of the Century.” *Michigan Investor*, Golden Anniversary edition, July 26, 1952; and “Just 20 Years Ago Launched a Campaign Against State-Wide Banking.” *Michigan Tradesman*, December 1959, p. 12.

⁵⁴ “Banks Move to Meet New Needs,” *Detroit Free Press* (special “Focus on Banking” section), March 23, 1966.

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one of the nation’s largest black-owned financial institutions.⁵⁵ Another black-owned, controlled and managed bank, First Independence National, was organized in 1969 in Detroit.⁵⁶ By 1960, the total number of banks in the state had increased to 380, with 571 branches. Detroit’s banks continued to build branches in the city during the 1950s and 1960s, but also began to open branches in Detroit’s near suburbs (within the 25 mile branch banking limit).

Banking in the 1950s and 1960s was characterized by the introduction of new technology. While the business of banking had remained relatively static throughout the first half of the century, by the 1950s and 1960s banks were introducing new technologies like data processing, automatic tellers, electronic fund transfers, and credit cards. A prescient special section on banking in the March, 1966 Detroit *Free Press* predicted that in the future, Americans “may not even see their paychecks” and that automatic deductions for purchases would be possible, so people would not even need pocket money.⁵⁷ With the Cold War hanging over the country, the advanced technology also went into emergency preparedness; Detroit banks microfilmed and stored their records offsite, while the major downtown banks created emergency shelters in their basements and practiced regular drills.⁵⁸

The strong economy and the continuing restrictions on branch banking through the late 1960s kept Detroit’s local banking business strong. Mergers were still a factor in the banking community in the post war period, but at a much smaller rate than in the 1920s. Major acquisitions in the 1950s and 1960s were by Manufacturers National Bank, which acquired the Detroit United Bank in 1952 and the Industrial National Bank (formerly the Industrial Morris Plan Bank) in 1955; the Detroit Bank, which merged with the Wabeek Bank in 1956 to form the Detroit Bank and Trust; and the Bank of the Commonwealth, which acquired the failed Public Bank in 1966. These fewer, but stronger, banks of the 1960s continued to add branch banks to their systems in Detroit through the 1970s.

Branch Banking after 1970

While branch construction within the city continued past 1970, the second expansion period of Detroit branch banks came to an end in the 1980s, when Detroit’s declining economy and population gradually made it infeasible to keep open the numerous branches within the city. With the expansion of technology like credit cards, automated teller machines, and eventually online banking, the need for walk-in banks declined. As well, the repeal of the anti-branch bank legislation in Michigan in 1971 meant that Detroit-based banks could move out of the downtown into the rapidly growing suburbs, and outside banks could acquire Detroit branches. Finally, caps on interest rates that banks could pay depositors were lifted, so that banks no longer had to compete solely on convenience. From 1976 to 1986, Detroit lost 57 of the 205 banks it had in 1976.⁵⁹ Accelerating the trend, banks went through yet

⁵⁵ E. A. Finkelstein, “Home Federal: A Rich Tradition,” *Detroit News*, February 5, 2003; Thomas J. Sugrue, *The Origins of the Urban Crisis: Race and Inequality in Postwar Detroit* (Princeton, NJ: Princeton University Press, 2005), 189. It went into receivership and closed in 2009.

⁵⁶ “First Detroit Negro Bank Gets Go-Ahead,” *New Center News*, February 3, 1969. First Independence is still in business.

⁵⁷ “Banks Move to Meet New Needs,” *Detroit Free Press* (special “Focus on Banking” section), March 23, 1966.

⁵⁸ Jim Lycett, “Detroit’s Banks ‘Getting Ready,’” *Detroit News*, August 27, 1961.

⁵⁹ Charles Child, “First Independence plans ‘money stores,’” *Crain’s Detroit Business*, February 17, 1986; Coffee,

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another era of mergers and acquisitions in the 1990s and 2000s as venerable Detroit banks were “gobbled up” by out of state institutions after interstate branch banking was permitted by the Michigan legislature in 1985.⁶⁰ First Federal Savings and Loan was acquired by Charter One in 1995; the National Bank of Detroit became First Chicago National Bank of Detroit in 1995, then BankOne in 1999 and Chase in 2004. Standard Federal Savings and Loan was acquired by Lasalle Bank and then Bank of America in 2005. As of 2009, there were around 100 branch banks in the city, representing 12 banks, including Comerica, Chase Bank, Bank of America, and PNC Bank.⁶¹

However, one bank in Detroit can trace its lineage back to 1849. The Detroit Bank, founded as the Detroit Savings Fund Institute in 1849, weathered financial panics and depressions, the era of mergers, the bank holiday of 1933, and the technological changes of the 1950s and 1960s. It changed its name to Comerica in 1982 and along the way merged with two other long-serving Detroit banks, Bank of the Commonwealth in 1984 and Manufacturers National Bank in 1992. Although Comerica moved its corporate headquarters to Dallas in 2007, it remains a significant presence in Detroit and one of the largest employers in Southeast Michigan.

Architecture, 1889-1970

Location

For the most part, Detroit’s earliest banks and branch banks were located in existing commercial buildings. With some prominent exceptions (such as the 1836 Bank of Michigan building), fledgling banks needed to lease quarters while they built their business. In the mid to late 1800s, there was no established “banking district” – the downtown was still relatively small and bank offices were located anywhere from the foot of Woodward up to Cadillac Square. Later, banks began to coalesce into a district centered on Griswold Street between Fort, Shelby, Jefferson, and Woodward. Certain commercial blocks had multiple bank tenants, either serially or simultaneously, such as the Moffat, Buhl, Hammond, and McGraw buildings. By the early 1900s, some of the more prominent and successful banks began to build their own headquarters buildings; this culminated with the construction of the “Cathedral of Finance,” the Union Guardian Building, in 1929.

Like their main offices, branch banks, beginning with the first, opened by the Home Savings Bank in 1889, initially occupied leased quarters in existing buildings. Especially in the earliest years, branch banks were an unproven experiment and banks did not have the capital to expend on buildings they weren’t sure would be successful. By the early 1900s, however, banks like the Detroit Savings Bank were building purpose-built branches to service their growing customer base in areas outside the immediate downtown area. These early banks were generally located along the major thoroughfares of Gratiot to the east, Jefferson and Michigan to the west, and Woodward to the north. The Home

Gertha. “More Banks Prune Their Branches.” *Detroit Free Press*, July 13, 1986, E1.
⁶⁰ The Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 similarly permitted national banks to engage in interstate banking.
⁶¹ <http://www.city-data.com/banks/banks-Detroit-Michigan.html>

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Savings Bank opened two of its earliest branches next to the Eastern and Western Markets, perfect locations to take advantage of a ready-made market of customers.

By the early 1910s, purpose-built bank buildings were becoming the norm and bankers were recognizing the value of a newly constructed, well designed bank to the success of their business. A nationwide survey on the value of new banking quarters in 1917 revealed that most banks believed in the advertising value of a new bank building and that deposits increased after the construction of a new building. “The advertising value of a new building or improved quarters is, in my opinion, very high...” said one banker; “People like beauty, and an imposing banking room appeals to most for the reason that a bank is supposed to represent the accumulated wealth of its community. Cheap equipment indicates a poor or cheap bank in the eyes of many.”⁶² Locations also began to move out of the core and onto newly developing thoroughfares like Mack Avenue and Grand River Avenue and major intersections in the near east, near west, and near north, such as Mt. Elliott and Harper, Chene and Milwaukee, and Junction and Dix (now Vernor Highway).

Several banks during this early period opened branches designed to serve the populations of Detroit’s ethnic neighborhoods. The German-American Bank, founded by a German native, located most of its early branches in the near east side neighborhood that had historically housed many of the city’s German immigrants, including branches at Gratiot and Chene, Gratiot and Mack, Mack and Mt. Elliott, and Joseph Campau and Newton. However, anti-German sentiment during World War I caused the bank to both change its name (to the First State Bank) and expand its range. The Michigan State Bank of Detroit, founded by Joseph Kruszewski, catered primarily to the city’s Polish community; its first office was at 3301 Junction, next door to St. Hedwig’s Church, founded by Polish immigrants, and later moved just north to 5666 Michigan at Junction. Another branch was at Canfield and Russell, next to Sweetest Heart of Mary Church, also primarily a Polish congregation, and the extant 4702 Chene branch at Forest is not far away, both just south of Poletown and Hamtramck, both well-known Polish areas.



Figure 7: The Michigan State Bank of Detroit branch at 3301 Junction, ca. 1921, from the Burton Historical Collection.

In the post World War I period, Detroit grew exponentially in size and population, becoming the fourth largest city in the United States, largely on the strength of the automobile industry. As the city expanded, so did banking. While banks still tended to cluster on major thoroughfares, particularly at road intersections, they did so farther and farther from the central core of the city. Banks were important indicators of neighborhood growth and prosperity; the appearance of a bank symbolized that a neighborhood had sufficient population and wealth to support it, and the banks served an important function for the neighborhood’s economic growth. In addition, as the city annexed villages like Fairview (along Jefferson to the east) and Springwells (what is now southwest Detroit), banks acquired the formerly independent banks in those locations as their branches. Towards the end of the period, Detroit made its final annexations to the northeast and northwest in the late 1920s; however, very few

⁶² “Banks Make Gain in New Building,” *Detroit Free Press*, November 25, 1917.

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banks were constructed in the far reaches of those areas because the Depression and financial collapse followed soon afterward. The new banks that opened following the crash initially took over the existing bank buildings of their predecessors.

After the 1933 crash, no new branch banks were constructed in the later 1930s, and relatively few in the 1940s, chiefly due to financial conditions and the lack of building materials because of wartime restrictions. The 1950s and 1960s were characterized by three trends: construction of new bank buildings in the previously developed areas to replace “old” and deteriorated banks; the use of temporary spaces, either in existing buildings or in trailers, to accommodate periods of rapid growth; and the construction of new banks in the outer rim of the city and the near suburbs. This latter trend was due to several factors. One was that Detroit’s outer rim had generally been sparsely populated in the immediate pre-crash years, so there were few established branches, or vacant branches of failed banks to reopen. Another was the anti-branch banking law of 1945, which, while it limited branches to within 25 miles of the bank’s head office, did provide an opportunity for Detroit’s banks to jump the city’s border and start opening branches in the suburbs. The “corner” location of banks typical in the pre-World War II era also tended to give way to mid-block banks and banks on larger lots to accommodate drive-through windows and big parking lots; this was aided by the larger lots available in the outlying areas and the suburbs.

Typology and Form

The typical purpose-built branch bank of the 1900s, 1910s, and 1920s was a one story, rectangular or triangular building, located on a corner lot and built out to the lot lines on the two streets. Some branches were two stories, but three or more stories were very rare and generally confined to the downtown area. Decorated facades usually faced both streets, with the back and non-street side

constructed of plain brick; the long side of the rectangle was usually down the side street, due to the value of commercial real estate on major streets.



Figure 8: The American State Bank branch at Michigan-Junction-35th (no longer extant), showing a typical corner lot with curved corner entry, from Detroit Public Library Digital Collection.

Many banks took advantage of the corner lot and designed their banks with an angled or curved side on the corner; often the main entry would be in the angled corner, although some banks, like 3381 Mack (Detroit Bank), had an angled corner but its main entry on the façade facing the main street. The other major form was the temple front with the temple façade facing the main street and a secondary decorated façade on the side street.

Mid-block banks were relatively rare, although a few did exist, such as 7875 Jefferson (Bank of Detroit).

Beginning with the few banks constructed in the 1940s and continuing into the post World War II era, center-block branch banks became more common. They still typically exhibited a decorative façade facing the street, but were often set back slightly behind the lot line with a landscaped area in the front;

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for example, National Bank of Detroit's 1942 bank at 20500 Van Dyke was located in the center of the block with a landscaped area in the front; it had vehicular drives to each side with parking to one side. Some 1920s banks were also retrofitted for drive-throughs during this period if space was available to the side or the back of the building. The National Bank of Detroit at 13771 Gratiot constructed a small brick addition on the back of its 1920s former Central Savings Bank building with several drive-through windows.

Later, in the 1950s and 1960s, banks moved farther back on their lots, especially corner banks, to facilitate drive-through banking and parking. Such corner banks often had entry drives on both streets and parking either in front of, to the side, or both. Landscape strips divided the parking lots and streets/sidewalks. As drive-through technology became more advanced and banks could use pneumatic tubes to move money and paperwork, banks added drive-through islands next to the exterior banking windows, and built canopies or cantilevered roofs over them to keep patrons dry. A few banks even built separate small buildings some distance away from the bank to serve as drive-throughs. These might be connected to the bank via a long roof (as at the Industrial Morris Plan Bank at 8060 Vernor Highway), or be a stand-alone structure (as the National Bank of Detroit at 17701 W. Warren). Other intact examples of this form include 2601 East Seven Mile (Industrial National Bank), which has an interesting curved end, and 15633 Seven Mile (National Bank of Detroit).



Figure 9: The Industrial National Bank branch at 2601 East Seven Mile at Mackay, from *The Detroit*, November 7, 1952.

Design/Style

The builders of branch banks in Detroit very early took to heart the opinion expressed above by the banker in 1917 that “a bank is supposed to represent the accumulated wealth of its community.” To express that wealth in the architecture of its buildings, bank builders in the early decades of the twentieth century invariably chose a style that would express the bank’s solidity and sense of permanence. In addition, the emergence of branch banks coincided with the introduction of the City Beautiful movement, inspired by the 1893 World’s Columbian Exposition in Chicago. The Exposition had featured a well-ordered landscape of Neoclassical and Renaissance buildings covered in white stucco, a stark contrast to the haphazard plans and gritty urban landscapes of the growing industrialized cities. The City Beautiful movement, led by the country’s leading architects (many of whom had received classical training at L’Ecole des Beaux Arts in Paris) and the nascent urban

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planning profession, sought to use architecture to build moral and civic virtue among urban populations. It was a movement and a style well-suited to banks; bankers were often prominent men (and a few women) in the community and saw themselves as leaders in the political and social life of the communities. Branch banks, designed in a monumental and classical style, would help to spread civic virtue, as well as encourage customers to patronize the institution.

Classical Revival was the dominant style for purpose-built branch banks in the 1900-1933 period in Detroit. The earliest branch banks were built with facades resembling Greek or Roman temples that would stand out and distinguish the building from the average commercial buildings around it. The temple front was very common in the 1900s and 1910s. Early examples tended to be more accurate to the Classical model; they featured recessed entries flanked by columns supporting Classical entablatures, arched window openings, and Classical friezes and cornices with typical details like dentil moldings. Columns came in the three Classical orders (Doric, Ionic, Corinthian) and were either fluted or plain; some tapered at the top. Columns could be freestanding or engaged, and square pilasters often divided the window bays. A balustraded cornice was not uncommon.

A typical example is the Peoples State Bank at 9550 Grand River (at Dundee), 1926; its one-story temple front was three bays wide (a later addition widened it to five bays) with a centered recessed entry flanked by fluted Ionic columns; the two street sides featured arched windows with scrolled keystones, dentil moldings, and topped with a balustraded cornice. A slightly larger example is the 1914 temple front at 7968 Kercheval, originally the Detroit Savings Bank. This building was also three bays wide, but at two stories tall, it was on a larger scale than some of the more compact temple fronts. The bays were flanked by four smooth Ionic engaged columns supporting a classical entablature, but the second floor and side façade had square windows rather than the arched openings of the first floor main façade. A carved panel at the top of the cornice proclaimed the Detroit Savings Bank as “The Oldest Bank in Michigan” with “Established 1849” carved over the front entry.



Figure 10: The Detroit Savings Bank branch at 7968 Kercheval.

The windows were typically set in arched openings with keystones; wood windows were common in the early period, but later and larger buildings had steel divided-light windows. A typical temple front would have a center entry flanked by two windows and a set of three to five arched windows on the longer façade, while a corner entry would have one to three windows on the short side and three to five on the long side. Arched windows usually included fan lights, but some windows were square and topped with transoms. Decorative grills sometimes covered the windows or a portion of them.

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The dominant exterior material was beige limestone with brick secondary walls; a few banks had terracotta exteriors or trim (one bank, the Detroit Savings Bank branch at 9201 West Grand River, was very unusual in its facing with pink marble). It was not uncommon to have decorative trim on the walls, typically carved medallions or shields, Greek Key molding, or, later in the period, fluting.



Figure 11: The First State Bank branch at 8000 Forest and Van Dyke.

A number of banks in the neighborhoods were executed in a simpler style with Classical detailing; the 1919 First State Bank at 8000 Forest and Van Dyke was largely constructed of a simple red brick, but its corner entry featured a Classical stone entry with arched entry door and keystone flanked by fluted Doric pilasters supporting a plain stone entablature with a simple stone cornice wrapping the building. The bank at 13923 Gratiot at Parkgrove (First State Bank, 1926) is also brick; its Classical detailing is limited to arched door and window surrounds and stone quoining at the corners, with a simple stone cornice. The 1925 Central Savings Bank at 13771 Gratiot (Greiner) is clad in limestone but its Classical detailing is also less ornate than

other examples – in this case fluted Doric pilasters supporting a plain entablature outline the windows.

The use of brick exteriors was more pronounced on several Neoclassical branch bank examples; the 1921 First State Bank at 4162 Scotten (Buchanan) is clad in red brick and features a curved corner frieze; it is trimmed with a stone waterable, stone capitals and bases on brick pilasters, and basketweave brick with stone accents in the frieze. A more prominent example is 8654 Mack at Fischer (Wayne County and Home Savings Bank, 1922), which has a darker brick accented with white terracotta trim and an unusual rope detail around the windows.



Figure 12: The Home Savings Bank branch at 8654 Mack and Fischer

Given the nature of branch banks, it is not unusual to find multiple copies of the same building, presumably an early example of branding designed to make a certain bank's branches instantly recognizable throughout the city (and also likely to save on design costs). A number of Detroit banks produced multiple copies of their branches.

The largest remaining collection of architecturally-related banks are the Peoples State Bank buildings, spanning about ten years from around 1917 to 1928 when Peoples merged with the Wayne County and Home Savings Bank, and representing an architectural progression which reflected the increasing prosperity of the bank. The basic form was a Neoclassical temple-front corner lot-line building with

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distyle in antis Ionic porticos with pediment-capped central entries, large round-head front and side windows, and, frequently, balustrade parapets. The series began with the 1917 bank at 9403 Oakland, rendered in brick but with simple Classical details such as a center entry flanked by brick piers and a stone cornice with dentil molding, as well as wave moldings over the windows on the front and first side bays. Over the next several years, the branch banks moved to a higher style version, still in brick but with a temple front, recessed center entry flanked by fluted Ionic columns, and a balustraded cornice; windows varied, sometimes arched, sometimes squared, or occasionally a mix of both. By the mid to late 1920s, while the detailing remained similar (the recessed center entry flanked by columns was standard), the style was now being rendered in stone and in many cases the buildings were increasing in size and street presence.

Examples

- 9403 Oakland
- 8710 W. Vernor Highway
- 13340 Kercheval
- 7448 Harper
- 9956 East Forest.
- 3703 Fenkell
- 5047 Chene
- 9048 Linwood
- 1750 Military
- 9550 Grand River
- 13341 Gratiot
- 14555 East Jefferson
- 5000 E. McNichols
- 3401 Michigan
- 12800 Woodrow Wilson
- 12157 Linwood (opened as a Peoples Wayne County Bank)



Figure 13: The Peoples State Bank branch at 12800 Woodrow Wilson.

Another bank with multiple branch copies was the Wayne County and Home Savings Bank. The basic form was a Neoclassical corner lot-line building with a corner round-head entry and arcaded round-head side window openings separated by engaged Corinthian columns or pilasters and capped with a dentiled cornice line. Round medallions were often featured between the arcaded window arches.

Examples

- 8643 Van Dyke
- 14143 Gratiot
- 12203 Conant
- 12000 West Grand River
- 22100 West Grand River
- 8641 Linwood

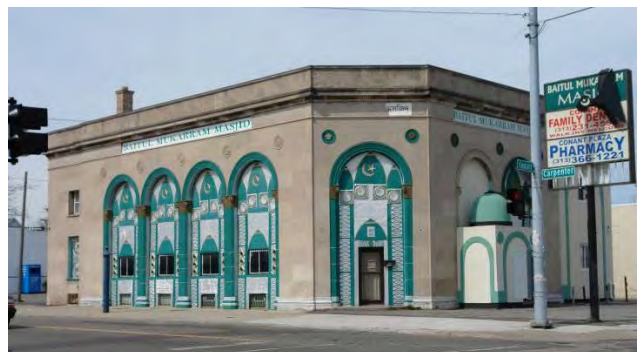


Figure 14: The Home Savings Bank branch at 12203 Conant.

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A variant of this Wayne County and Home Savings Bank branch style emphasized the corner entry with full-height pilasters and a segmental pediment with open returns, dentil molding, triglyphs and guttae, and a carved stone decorative cartouche.

- Examples
 11700 Dexter
 14909 East Warren
 13101 Mack

Figure 15: The Wayne County and Home Savings Bank branch at 13101 Mack.



The Central Savings Bank produced a series of very similar banks in the late 1920s; all corner banks, they featured rectangular window openings, a plain frieze above a simple dentiled cornice line, and an angled corner entry.

- Examples
 13771 Gratiot
 14901 Kercheval
 9360 Van Dyke
 18203 Fenkell

Figure 16: The Central Savings Bank Branch at 9360 Van Dyke.

While many branch banks were demonstrably Classical in design, with standard interpretations of the Greek and Roman temple fronts, especially in the early 1900s, toward the end of the period, looser interpretations began to appear, often with Art Deco styling. Albert Kahn designed for the Detroit Savings Bank a series of temple front buildings in the late teens and early twenties, all with tapering fluted columns but plainer capitals and with a stylized Greek key and medallion motif outlining the entire entry.

- Examples
 6438 Woodward
 10355 Hamilton
 5705 Fort
 5601 West Warren



Figure 17: The Detroit Savings Bank branch at 6438 Woodward.

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Figure 18: The Dime Savings Bank branch at 4101 Fenkell.

The Dime Savings Bank branches of the late 1920s were corner entry buildings that both had fluting on the walls and Art Deco molding around the entry doors.

Examples

- 4101 Fenkell
- 9980 Gratiot
- 10001 Puritan Avenue

The Bank of Detroit, while it does not seem to have created exact copies, did employ recurring Gothic/Art Deco motifs in their 1920s banks, including faux buttresses, segmental arches, crenellated parapets, and a shield symbol; the branch at 8101 Mack at Parker (1929) was a particularly elaborate example of the type, even utilizing stylized medallions carved with "Detroit USA" on the cornice.

Examples

- 5601 Grand River Avenue
- 4810 West Michigan Avenue
- 7875 East Jefferson
- 13745 Fenkell Avenue
- 8101 Mack Avenue
- 16301 East Warren



Figure 19: The Bank of Detroit branch at 4810 West Michigan Avenue

The Guardian Detroit Bank also had a number of modified temple front buildings with Art Deco detailing, including fluted walls, flat pilasters, a stepped cornice, stylized floral medallions, and iron window grills with a fletched arrow motif; a surviving example is 20845 Fenkell (1930) (see individual bank history, below, under National Bank of Commerce.)

Despite these many examples of replicated designs, banks continued to produce unique bank plans sometimes sticking to the standard Neoclassical style and sometimes branching out stylistically. For example, a Wayne County and Home Savings Bank branch at 4138 Vernor Highway at Scotten, 1925, was executed with an unusual Romanesque flair, with an arched entry capped by a high triangular pediment and intricate floral motifs on the column/pilaster capitals and in the arched window surrounds.

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Figure 20: The Wayne County and Home Savings Bank Branch at 4138 West Vernor Highway.

Following the banking crash of 1933, construction of bank branches slowed considerably. Economic conditions were difficult during the Depression, and there were many empty bank branches available to the successor banks of the closed institutions. Later, wartime restrictions on material and labor shortages made new construction very difficult.

It does not appear that any branch banks were constructed in the 1930s. Reportedly the first purpose-built branch bank to be constructed since 1932 was the National Bank of Detroit branch at 13000 McNichols (Sorrento), which

opened in 1941. Interestingly, it was not in the Classical Revival or Art Deco styles popular in the Roaring Twenties, nor was it in the International style which was to later become the standard for banks in the 1950s and 1960s. Instead, the bank built a number of branches in the 1940s in what it branded “Georgian Colonial.”⁶³ Designed by Roy W. Akitt and constructed of red brick, the design discarded the temple front in favor of a central section with lower sections to each side topped by a plain stone cornice; the square twelve-over-twelve double-hung windows were trimmed in limestone, while the center entry had an arched surround with a slightly projecting entry consisting of fluted pilasters supporting a plain entablature with a broken pediment. This model was followed for all of its branches in the 1940s, although by the 1960s NBD had switched to the International style. Surviving examples include 13000 McNichols, 15633 West Seven Mile Road, and 20500 Van Dyke.



Figure 21: The new “Georgian Colonial” style National Bank of Detroit branch at McNichols and Sorrento, ca. 1941, from the Burton Historical Collection.

Branch bank construction began to pick up after World War II. While National Bank of Detroit was building Colonial Revival branches, a number of other banks were transitioning into early Modern/International style. The Detroit Bank branch at 18900 Livernois (Seven Mile/Clarita), opened 1953, was transitional; it retained the limestone block exterior characteristic of earlier banks, but expressed it in horizontal lines punctuated by long bands of windows outlined with thin aluminum muntins. The horizontality was emphasized by a long projecting metal cornice above the storefront and two lines of narrow inset channels in the limestone above the storefront cornice.

⁶³ A contemporary news article claims this was the first branch bank built since the 1933 bank holiday, but there were a few others like the abovementioned Bank of the Commonwealth branch. “First Branch Bank Since 1933 is Opened Here,” *Detroit News*, April 20, 1941.

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Figure 22: The Detroit Bank branch at 18900 Livernois.

By the 1950s and 1960s, most bank branches were firmly in the International style; this was no different from the sentiments expressed in 1917 that new, modern bank buildings symbolized the financial stability of their institutions. Now the style was Modern, and the new materials and styles epitomized the banks' self image as modern institutions. As banks adopted new technology in their operations to better serve their customers, they also adopted new technology in building their structures – another outward expression of the inward conditions.



Figure 23: Square tile mosaic detail at the National Bank of Detroit branch at 1450 Trumbull Street at Porter.

The stone exteriors of the first half of the century were mostly gone; brick remained a popular medium, but more banks were utilizing concrete, aluminum, and large expanses of glass in their exteriors. While the International style typically eschewed non-functional decoration, a number of banks featured decorative touches, like the blue colored glazed brick at the National Bank of Detroit's 19301 McNichols-Outer Drive branch (1965), or the square tile mosaic next to the entry door at 1450 Trumbull at Porter (also NBD, 1965).

In terms of form, the rectangular footprints of the earlier decades were replaced by intersecting geometric volumes, typically rectangles and squares of different heights and lengths combined to express the interior organization of the building. Branches often utilized large expanses of windows, sometimes stretching from floor to ceiling, to foster an open and bright interior, although variations could include a raised ribbon of windows at the top of

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the wall, or grouped windows wrapping around a corner. Windows were typically of aluminum with aluminum muntins and frames, although they were sometimes framed by brick piers.



Figure 24: Bank of the Commonwealth branch at 6101 West Fort Street.

While the post-war banks less frequently repeated designs wholesale, as they had done in the 1920s, there was still some repetition of design elements in order to evoke a sense of branding and visibility. The Bank of the Commonwealth designed a series of very similar banks in the late 1960s and early 1970s with a bank of windows recessed behind brick piers and an overhanging roof on the street-facing elevation, and three round-arched windows on one or both side elevations. These typically differed enough (location of entry door, knee wall detail at front elevation, arch

details) that they were not technically copies, but were still recognizable as that bank's building type. Extant examples include 6101 West Fort, 19401 West Grand River, and 19810 West Warren.

In another effort at branding and visibility, National Bank of Detroit frequently included a tall, brick rectangular pylon or tower at one corner or side of the building. While the buildings were not copies in terms of form and detailing, this tower is repeated at a number of branches including 17221 Eight Mile (1957), and 19301 McNichols at Outer Drive (1965) as well as 9203 Gratiot (1955), 20465 Dequindre (1954), and 1450 Trumbull (1965).



Figure 25: Brick tower at the former National Bank of Detroit branch at 19301 McNichols and Outer Drive.

Roofs were a characteristic feature of 1950s and 1960s banks; stylistically, designers could do interesting things with roofs during the period, resulting in a variety of cantilevered, butterfly, and curved roofs. A frequent element was the cantilevered roof over a recessed front or entry, such as NBD's 1966 bank at 6181 Cadieux near Harper; sometimes thin brick columns supported the cantilever, as at City Bank's 1953 branch at 4900 McNichols at Davison. Cantilevered roofs were also a standard feature over drive-through lanes.



Figure 26: The City Bank branch at 17101 East Mack and Cadieux, ca. 1957, from the Burton Historical Collection.

As with the 1920s era, there were some unique examples of bank designs; City Bank's 1957 branch at 17101 East Mack (Cadieux) had a round main section with geometric additions; the slightly projecting roof line was supported by thin, squared columns.

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Towards the very end of the period, the sleek and aerodynamic designs of the 1950s and 1960s gave way to a more functional and plain bank; the brick transitioned to darker shades of red, brown, and gray, and footprints were simpler rectangles punctuated with plain aluminum windows. The 1966 American Federal Savings and Loan at 20060 Van Dyke is a good example of this later style; it is in an unadorned rectangle, constructed of dark grey and brown brick with a concrete watertable and aluminum windows and trim; the deep overhang of the roof and the simple rectangular entry canopy supported on thin metal columns provides the only relief.

Interiors

In terms of form, there is a certain degree of continuity in the structure of bank interiors over the years, perhaps not surprising when the basic nature of the transactions between customers and staff has not altered significantly. Historic photographs of early bank interiors show large open lobbies with teller windows ranged along the interior walls opposite the main entry. The teller areas expressed the secure nature of the bank; they mostly appear to be solid continuous wood counters with the staff seated behind metal screens. The screens might range from the relatively transparent glass and wrought iron screen seen in an early 1900s Detroit Savings Bank, to solid-looking wood



Figure 27: A typical bank interior, ca. 1902, from an unidentified bank, from the Burton Historical Collection.



Figure 28: Heavy safe doors were a selling point for early banks; safe at Merchants National Bank, undated, from the Burton Historical Collection.

framed openings set with dense iron grills, as present in an early 1900s Wayne County and Home Savings Bank. Historic photographs appear to show few furnishings or amenities in the lobbies, aside from some tables and chairs or counters installed around columns. Behind the teller counters were entries to private offices, counting rooms, and safes and safe deposit boxes. Customers had little access to these areas, except for the safe deposit boxes; sometimes larger branches had separate lobbies to serve those accessing safe deposit boxes. Safes, even if they were separated from the publicly accessible lobby, were usually quite visible; their heavy doors and multiple locks conveyed an impression that a customer's money would be safe.

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Customers were generally expected to enter by the main door, transact their business at the teller window, and depart; although undoubtedly bank lobbies also served as places to meet neighbors and learn about local events. In general, the clear and standard organization of the public areas of banking interiors was designed to convey a sense of continuity and safety to inspire confidence in patrons.

While these early banks expressed the bank’s security through their use of heavy counters and screened teller windows, they also served as an extension of the bank’s (and thus the community’s) impression of prosperity. The floors were marble tiled or terrazzo, the walls and ceilings exhibited rich details such as layered crown molding, column capitals, and decorative ceiling panels, and the counters featured intricately carved wood and decorative metal grills. Such interiors typically do not remain in the surviving branch banks of this era, as banks periodically updated their interior designs to reflect their modern services. Many have also been lost due to subsequent changes in use, although occasionally perimeter finishes (floors, ceilings, and outer walls) may remain.



Figure 29: Lobby of an unidentified National Bank of Detroit branch, ca. 1950s, from the Burton Historical Collection.



Figure 30: Rendering of the planned interior of the Bank of the Commonwealth branch and Grand Boulevard and Sterling, from the Burton Historical Collection.

Branch banks of the post-Depression/ World War II era presented very different interior styles than their predecessors. In form, they were very similar, with a large open lobby and banks of teller counters opposite the front entrance, and private offices beyond. Because branch banks of the period were moving away from the constrained corner sites that dominated the early twentieth century branch banks, the mid-century branches could utilize a more regular plan. The shapes of the lobbies were often linear, reflecting the rectangular shape that the banks took. In some banks, there might be a waiting area separated by half walls for patrons waiting to speak to a bank officer and occasionally there were some desks in this area as well. Large expanses of

glass windows on the lobby walls let in more light and provided a more seamless transition between exterior and interior. One significant change was the inclusion of drive-up windows for vehicles. This

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generally meant an auxiliary space for tellers to staff these windows along either the back or one side of the bank, although occasionally the drive-up windows were in a separate building.

In general, the design and finishes of the mid-century banks were more streamlined and simpler. The heavy, carved teller counters with elaborate iron and glass grilles were gone, replaced by lighter wood, minimally decorated counters with either simple glass walls or often no upper barrier between customer and teller at all. The floors were usually linoleum with flat plaster walls and flat plaster or suspended acoustical tile ceilings, with almost no decoration at all. Typical furnishings included counters around the perimeter of the lobby for customers to prepare their paperwork, signage, and some chairs for waiting patrons.

A relatively unusual example of a branch bank of the period was the 1957 City Bank at Mack and Cadieux. Here, the lobby was built in the round, with the entire space open. Teller counters were ranged along one side of the lobby, with offices and the vault in a separate addition. The ceiling featured beams in a spoke pattern coming together at a round light fixture at the middle, with the addition of square fluorescents between the spokes.



Figure 31: The interior of the City Bank branch at Mack and Cadieux, undated, from the Burton Historical Collection.

Amenities

Branch banks existed to serve their customers and used a number of amenities and features to draw patrons and help them serve as a community resource. Banks early in the twentieth century frequently advertised their safe deposit boxes, which, located in the vaults, provided a safe location for customers to store their valuables. Occasionally, a post-office substation would be located in a branch bank for convenience. Several banks during this earlier period proudly advertised certain branches as designed for “ladies” – either providing a supposedly safer environment than a presumably male-dominated bank, or located in an area where ladies were likely to congregate, typically in the shopping districts like Cadillac Square or Washington Street. Toward the end of the 1920s, several banks offered travel bureaus where staff could take care of every detail of a customer’s travel, from booking tickets to, of course, providing currency. Finally, a number of banks in the 1910s and 1920s featured clocks over their front doors, providing a valuable community service. Examples remain on several banks, including 13101 Mack

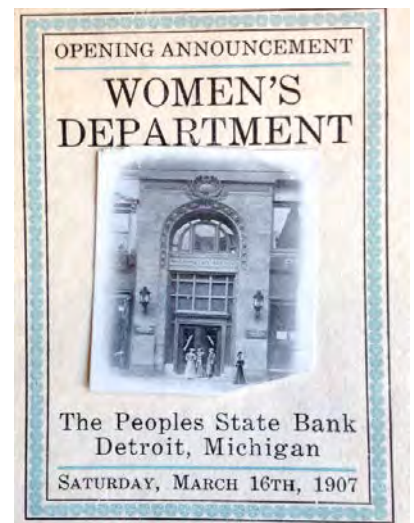


Figure 32: A brochure advertising the new “Women’s Department” of the Peoples State Bank in 1907, from the Burton Historical Collection.

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(Peoples Wayne County Bank), 1501 Holden (Wayne County and Home Savings Bank), and 16050 Plymouth (Detroit Bank).

In the 1950s and 1960s, changing technology began to influence bank design; the space needs of bank interiors changed with the introduction of computers and microfilm which altered storage methods and work patterns. Banks also changed as a result of automatic tellers and drive-ins; fewer customers coming into the bank meant smaller lobby areas were needed and the exterior had to be expanded with drive-through windows. Depository drawers for after-hours deposits were a defining element on many banks, a relic of the pre-ATM days.

Architects

The work of many of Detroit’s well-known architects is represented in the city’s branch bank buildings. Particularly in the 1910s and 1920s, architects who were building a variety of building types and styles across the city included branch banks in their portfolios. Banks during this period also tended to engage an architect for multiple branches; it was a sensible (and cost-effective) approach for those banks that preferred to populate the city with multiple copies of similar buildings for the sake of familiarity. While the original design can be attributed to the architect, the degree of the firm’s involvement in the design and construction of later copies is often unknown. Detroit’s architects also rarely promoted their branch bank work in their advertising or monographs, preferring to focus on bigger and more individual works like bank headquarters rather than multiple copies of neighborhood banks. An exception was a ca. 1923 branch for the Wayne County and Home Savings Bank, which Donaldson and Meier submitted for the annual exhibition of the Thumb Tack Club in Detroit; however the location is not identified and the building does not appear to be extant. Many bank commissions have been identified from building trade publications or building permits, but the architects of many other bank branches were not found.

Albert Kahn, one of the city’s leading architects, was often associated with one of the city’s leading banks, the Detroit Bank. The German-born Kahn (1869-1942) and his firm designed hundreds, if not thousands, of buildings during his lifetime ranging from single family residential to institutional and industrial complexes. He is perhaps best known for his pioneering work in industrial engineering and architecture, where his use of reinforced concrete revolutionized factory construction, first at the Packard Plant in Detroit and then at Henry Ford’s Highland Park plant. In the late 1910s and early 1920s, Kahn produced a series of similar looking banks for the Detroit Bank, including 6438 Woodward at Milwaukee, 5705 Fort at Campbell, 10355 Hamilton at Collingwood, 5601 Warren at Junction, and 3530 Grand River at Trumbull, to name a few of the



Figure 33: One of Albert Kahn’s series of branches for the Detroit Bank (Detroit Savings Bank), at 6438 Woodward and Milwaukee.

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surviving examples. Kahn also produced series of banks for the Central Savings Bank and the Peoples Savings Bank, as well as individual examples for the Bank of Detroit, Wayne County and Home Savings Bank (WCHSB), and possibly others not yet identified (see below for specific examples).

Several branches of the Peoples State Bank are credited to the partnership of Frederick Spier and Hans Gehrke. Spier is well-known for his partnership with William C. Rohns, which produced a number of train stations and churches across Michigan in the late nineteenth and early twentieth century; Gehrke was a prolific architect in 1920s Detroit who is perhaps best remembered for designing many of the 1920s-era fire stations in the city, including the fire department headquarters. One of Spier and Gehrke’s remaining Peoples State Bank branches is at 9048 Linwood and Clairmount.



Figure 34: The Mildner and Eisen-designed First State Bank branch at 4162 Scotten and Buchanan.

The Peninsular State Bank provided several commissions to architect Dalton R. Wells. Wells had trained with Smith, Hinchman, and Grylls before forming a partnership with Marcus Burrowes; after the partnership broke up in 1914, Wells designed several of Peninsular’s branches, including one still extant at 8464 Grand River at Quincy. Peninsular also commissioned designs from another prominent partnership of early twentieth century Detroit, John M. Donaldson and Henry J. Meier, including the still extant 8855 Woodward at Hazelwood. Donaldson and Meier also produced branch banks for the Dime Savings Bank (one still extant at 1400 Michigan at Eighth) and the Wayne County and Home Savings Bank.

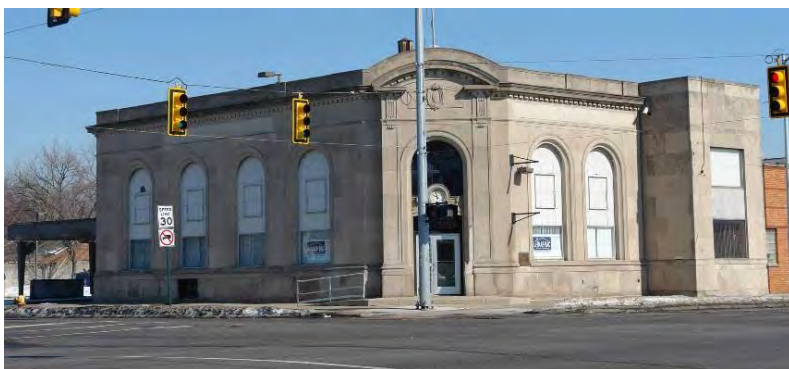


Figure 35: The Pollmar and Ropes designed Wayne County and Home Savings Bank at 14909 East Warren and Alter.

In contrast to those banks who tended to frequent the same architects, other banks, like the Wayne County and Home Savings Bank, utilized a number of different architects. Albert Kahn built several branches for the bank from the early 1900s until 1929; they also commissioned banks from Donaldson and Meier and Dalton R. Wells. Pollmar and Ropes, the partnership of F. Carl Pollmar and George H. Ropes, built the still extant branch at 14909 East Warren at

Alter, as well as other branches no longer extant. Pollmar and Ropes were another prolific Detroit firm, producing apartment buildings, a synagogue for Congregation Shaarey Zedek, the Roosevelt and Yorba Hotels, as well as residences and factory buildings. Another WCHSB architect was Roland C. Gies; Gies, a Detroit native, worked with Albert Kahn and Donaldson and Meier, and for a time was

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partnered with H. J. Maxwell Grylls, who would later form Smith, Hinchman, and Grylls. Gies designed the branch at 8654 Mack at Fischer. Finally, the bank also commissioned several banks from the partnership of Richard Mildner and Adolph Eisen, who were also well-known and productive designers in early twentieth century Detroit; their extant banks for WCHSB include 1501 Holden at Trumbull, and 1500 Trumbull at Labrosse; they also designed the First State Bank building at 4162 Scotten at Buchanan.

While Detroit’s Louis Kamper is more famous for his high rise buildings, including the Book Tower, Book-Cadillac, and Broderick Tower, his firm also designed a number of branch banks for various clients, including the Bank of Detroit branch at 4810 Michigan at Thirty-First, and the Central Savings Bank branch at 8944 Mack at Holcomb.



Figure 36: Louis Redstone’s drive-through bank for the Industrial National Bank of Detroit at 8060 West Vernor and Inglis.

Little is known of the architects of Detroit’s post-Depression/World War II branch banks. Banks during this period continued and expanded on the practice of creating identical or similar branches, and the literature on their construction rarely identifies an architect; larger bank systems may have employed in-house architects, or it may have been seen as unimportant to the branding of the bank to bring in a “name” architect. There were some notable exceptions. In the 1950s, Industrial National Bank of Detroit hired Modernist architect Louis G. Redstone to design several banks, including its new drive-through auto bank at 8060 West Vernor and Inglis, and a branch at 12401 West Eight Mile and Schaefer. A Russian Jewish immigrant, Redstone formed his own firm in Detroit in 1937 and became a prominent architect of Modernist buildings including numerous shopping centers in Michigan and the Midwest; he also designed the Manufacturers National Bank headquarters at 411 W. Lafayette in downtown Detroit. Industrial National Bank also hired Detroit firm Harley, Ellington, and Day to design a 1950s bank at 2601 East Seven Mile Road and Mackay.

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Individual Bank Histories

The following histories are for banks with known branches; many other banks were present during the period of significance but only operated from a single office. Only branches present or constructed within the boundaries of the City of Detroit during the period of significance established by this context statement, 1892-1970, are listed. Branches that were originally outside the city limits but later incorporated due to annexation are included. Due to the complex history of bank mergers, individual branches may be listed more than once if they were later acquired by a different bank. In some cases, particularly where the mergers happened early in the period or a bank was only open for a short period before its merger, the bank histories have been consolidated. Every effort has been made to indicate the previous/subsequent branch owner where appropriate.

Key to branch bank lists:

Location (**EXTANT in bold**)

Address of Bank (where known) or cross streets. Banks were usually listed by their cross streets in directories. Bank addresses in **bold** are still extant. For buildings without an address, the specific corner location (e.g. "northwest corner") is provided if known.

Built date (or present by)

Construction or branch opening dates are given in **bold** where known or where they can be reliably estimated by bank literature. Dates in bold for branches reopened by another bank represent the branch opening date; construction date for the original branch is noted in the status column. Dates not in bold are approximations based on appearance in city directories or other derivations.

Status/Notes

Further information where known. Information may include architect(s) where known, if the branch was a storefront in a larger commercial building (e.g. Maccabees Building), the eventual disposition of the branch (moved to another location, demolition date, etc.), or other pertinent information.

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American Federal Savings and Loan Association

The American Savings and Loan Association was established in January 1947 by Adolph Deutsch, who also served as its president. Deutsch was a Hungarian immigrant who worked as a branch manager for the Bank of Detroit in the 1920s before founding the Moore Deutsch Company in 1926; he became vice-president of the Citizens Mortgage Company in 1946 before founding America Savings and Loan. The institution’s original head office was at Woodward and Larned, but in 1958 it moved into remodeled quarters at Woodward and Congress. The association began adding branches in the metro Detroit area in the early 1950s and increased its construction pace in the 1960s. President Deutsch noted in 1963 that branch expansion was the single greatest factor in the institution’s growth that year. In 1959, American Savings and Loan was the third largest savings and loan institution in Detroit, but by 1966 it was the largest state chartered savings and loan in the state. American Savings and Loan became Empire of America Federal Savings Bank in 1982, and moved its corporate offices to Buffalo, New York, in 1985. The bank failed in 1990 and its assets were acquired by a number of banks, including Comerica in Detroit.⁶⁴

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|---------------------------------------|--------------------------------------|---|
| 12246 Dexter at Cortland | 1952 | No longer extant |
| 6060 West Fort at Military | 1952 | No longer extant (originally Federal State Bank/Bank of the Commonwealth) |
| 19100 Livernois at Seven Mile | 1954 | (in existing storefront) |
| Van Dyke and Seven Mile Road | 1955 | Location could not be identified |
| 14114 Telegraph and Schoolcraft | 1959 | Location could not be identified |
| 22401 W. Eight Mile at Redfern | 1962 | |
| 20060 Van Dyke at Outer Drive | 1966 | |

⁶⁴ “Banker, 70, to Be Honored at Dinner,” *Detroit Free Press*, October 25, 1951, 32; “Branches Draw 25 Miles Away,” *Detroit Free Press*, July 7, 1963, 40; “American Savings Expands,” *Detroit Free Press*, July 24, 1966, 50; “Empire Federal Savings Bank of America,” Institution History at the National Information Center of the Federal Reserve System, https://www.ffiec.gov/nicpubweb/nicweb/InstitutionHistory.aspx?parID_RSSD=108773&parDT_END=19900928.

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Figure 37: The American Federal Savings and Loan branch at 20060 Van Dyke Avenue.

American State Bank

The American State Bank was organized in 1907 as the Fairview Savings Bank, at the time located in the independent municipality of Fairview. Its main offices were at Jefferson and St. Jean and later moved to Jefferson and Hillger. In 1913, the bank changed its name to the American State Bank and moved into the Moffat Building in downtown Detroit; it had four branches at that time. In 1925 the bank opened a new main office at Griswold on the corner of State Street and then around 1927 moved into the former headquarters of the National Bank of Commerce at 140-144 West Fort. Approximately 30 branches were identified as part of the American State Bank between 1913 and 1927. In March of 1927 it was absorbed into the People’s Wayne County Bank, but many of the branches remained listed under the old American State Bank name into 1930. In 1931, the bank notified the Detroit Clearing House Association that the bank could not meet the demands being made on it. Peoples Wayne County became part of the First National conglomerate, with all its banks closing during the 1933 banking crisis. Its headquarters building at 140-144 West Fort was demolished in 1947.⁶⁵

Known Branches:

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|----------------------------------|--------------------------------------|----------------------|
| Jefferson and St. Jean | 1907 | (Temporary quarters) |

⁶⁵ “American State Bank will Move Down Town,” *Detroit Free Press*, December 19, 1913; “The Courageous Action of the Detroit Banks,” *Detroit Free Press*, March 20, 1931; “American State Deal Approved.” *Detroit Free Press*, March 27, 1931; “A Reminder of the Plush Days before the Crash,” *Detroit News*, June 22, 1947.

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| | | |
|--|-------------|---|
| Jefferson and Hillger (original main branch) | 1908 | (Albert Kahn, architect) No longer extant |
| 9950 Mack | 1911 | (As Fairview Savings Bank) |
| Mack and Townsend | 1913 | No longer extant (As Fairview Savings Bank) |
| 9260 Gratiot at McClellan | 1913 | No longer extant (As Fairview Savings Bank) |
| Grand River at Trumbull | 1913 | No longer extant (As Fairview Savings Bank) |
| 9100 Kercheval | 1913 | (Stahl, Kinsey, and Chapman, architects) |
| Woodward and Clifford | 1915 | Moved to Empire Building (Washington and Clifford) in 1921 |
| Concord and Kercheval | 1917 | (Remodeled storefront) No longer extant |
| 8001 Harper at Van Dyke | 1917 | No longer extant |
| 5700 Michigan at 35 th (northwest corner) | 1917 | (Stahl & Kinsey, architects) No longer extant |
| Davison and Riopelle | 1919 | (not listed by 1926) Eastern Market |
| Russell and Monroe | 1919 | |
| 1300 Randolph at Macomb | 1919 | No longer extant |
| Riopelle and Scott | 1919 | GCM building is partially intact. Current address is 1429 Gratiot |
| 1439 Gratiot (Gratiot Central Market) | 1919 | No longer extant |
| Jefferson at Alter | 1920 | No longer extant |
| Forest and Fischer | 1920 | No longer extant |
| Woodward at Grand Boulevard | 1920 | No longer extant |
| Fort St. at Dearborn | 1920 | (Stahl & Kinsey, architects) No longer extant |
| Grand River and Livernois | 1920 | No longer extant |
| Kercheval and Eastlawn | 1921 | No longer extant |
| 12045 12th Street (Rosa Parks) and Monterey | 1922 | No longer extant |
| Gratiot at Russell (northwest corner) | 1923 | (not listed by 1926) No longer extant |
| Oregon at Epworth | 1923 | Location not found |
| Park at Adams | 1923 | (Bonnah and Chaffee, architects) |
| 14350 Mack at Chalmers | 1926 | No longer extant |
| Gratiot and Seven Mile | 1926 | |
| 15400 East Warren at Beaconsfield | 1926 | |
| 5061 Woodward (Maccabees Building) | 1927 | Current address is 5057 |
| 15703 Grand River at Montrose (SW corner) | 1927 | No longer extant |

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Figure 38: The American State Bank branch at 14350 Mack and Chalmers, designed by Bonnah and Chaffee.

Bank of Detroit

The Bank of Detroit was founded around 1918 by James Couzens, business partner of Henry Ford, who held several positions in Detroit City government, including commissioner of street railways (1913-1915), commissioner of the Metropolitan police department (1916-1918), and Mayor of Detroit (1919-1922). It had its original main branch in the Penobscot Building, then in 1921 moved to a new three-story building at 241 West Fort Street (by Graver, Dinkelburg and Ellington). Albert Kahn and Louis Kamper designed some of the bank's branches in the 1920s. In 1930 the Bank of Detroit consolidated with the Guardian Detroit Bank and the National Bank of Commerce under the umbrella of the Guardian Union Group, and all branches were rebranded under the Guardian Detroit Bank name. In late 1931 the Guardian Detroit Bank and the National Bank of Commerce fully merged. At that time, the former Bank of Detroit/Guardian Detroit Bank branches were renamed as Guardian National Bank of Commerce branches, although the application of the new name was not consistent in the individual bank listings in city directories. The conglomerated bank closed in the aftermath of the 1933 bank

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holiday. The building at 241 Fort Street, which had been unoccupied since the merger, was razed for a parking lot in 1936.⁶⁶



Figure 39: The Bank of Detroit branch at 8101 East Mack Avenue and Parker.

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|--------------------------|
| 2705 Hastings at Division | 1919 | No longer extant |
| 7960 West Fort near West End | 1919 | No longer extant |
| 8101 West Jefferson at Cary (southwest corner) | 1919 | No longer extant |
| 5330 Russell at Kirby | 1919 | No longer extant |
| 2619 Woodward opposite Adelaide | 1919 | No longer extant |
| 6247 Dix (Vernor)-opposite Livernois | 1920 | No longer extant |
| 5601 Grand River at Hudson | 1920 | (Albert Kahn, architect) |

⁶⁶ "Bank is Erecting Two Branches," *Detroit Free Press*, July 13, 1919; "Variety Appears in Construction," *Detroit Free Press*, March 28, 1920; "Splendid Building at 241 Fort Street West Will be Thrown Open to Public on August 29," *Detroit Times*, August 27, 1921; "Bank of Detroit Opens New Branch." *Detroit Times*, January 29, 1928; "Site of Dead Bank to be a Parking Lot." *Detroit News*, April 14, 1936.

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| | | |
|---|-------------|---|
| 5401 Chene at Kirby | 1920 | No longer extant |
| 4810 Michigan at 31st | 1920 | (Louis Kamper, architect) |
| 12500 East Jefferson at Connors | 1920 | No longer extant |
| 1201 Westminster at Delmar | 1920 | No longer extant |
| 6370 Gratiot at Meldrum (southwest corner) | 1921 | No longer extant |
| Hamilton-Euclid | 1921 | No longer extant |
| 7900 Ferndale (W. Vernor) at Springwells | 1921 | [Later Industrial Morris Plan Bank] |
| 7164 Michigan at Chopin | 1922 | In a commercial storefront |
| 7875 East Jefferson at Van Dyke | 1927 | Address appears to include 7875-7903 E Jefferson |
| 3049 West Grand Boulevard | 1928 | (Louis Kamper, architect) No longer extant |
| Linwood-Euclid | 1929 | No longer extant |
| 8101 Mack at Parker | 1929 | |
| Mack-St. Jean | 1929 | No longer extant |
| Twelfth-Taylor | 1929 | No longer extant |

Bank of Michigan

The Bank of Michigan was a short-lived entity formed from the amalgamation of the Dime Savings Bank and Merchants National Bank in 1929. It took over the offices of the Dime Bank in the Dime Building. In 1930, the Bank of Michigan and the Peninsular Bank were incorporated into Peoples Wayne County Bank as part of the Detroit Bankers Company conglomerate; that entity eventually became First National and went under in the 1933 bank crisis. (See Dime Savings Bank for a listing of branch banks).⁶⁷

Bank of the Commonwealth (Commonwealth (Federal) Savings Bank, Commonwealth Commercial State Bank)/Public Bank

The Commonwealth Savings Bank opened for business in the Hammond Building at Griswold and Fort Street in May of 1916 (its first depositor was Detroit architect W. H. Van Tine). In 1919, Commonwealth merged with the Federal State Bank to form the Commonwealth Federal Savings Bank. Federal State Bank had organized in 1913 and acquired several branches from the Metropolitan State Bank (organized 1910, closed 1913). The new Commonwealth Federal Savings Bank took over the branches of both Federal State and the former Metropolitan State Bank. In 1927, Commonwealth merged again, this time with the Commercial State Savings Bank. The Commercial State Savings Bank had organized in 1921, claiming to have the largest capitalization “ever possessed by a new State Bank in Michigan.” The new entity was known as the Commonwealth Commercial State Bank and then changed its name to the Bank of the Commonwealth in 1953. It was one of the few Detroit banks to reopen following the banking crisis of 1933. In 1959, Bank of the Commonwealth opened the first “auto bank” (drive

⁶⁷ “2 Big Detroit Banks Merge,” *Detroit News*, November 22, 1931.

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through) downtown at Fort and Washington Boulevard (no longer extant – this is the parking lot behind the Detroit Club). The Bank of the Commonwealth was headquartered for many years in the Dime Building, which it remodeled in 1958. Public Bank was sold to Bank of the Commonwealth in 1966 (Public Bank had been founded in 1957, with its first office at Grand River and Outer Drive. This became a branch bank when the bank moved to Griswold and Lafayette in May of 1966, six months before it went insolvent and was acquired by Bank of the Commonwealth). The bank merged with Comerica in 1984.⁶⁸



Figure 40: Bank of the Commonwealth branch located at 14100 Mack at Eastlawn.

Known Branches - Bank of the Commonwealth and predecessors (for Public Bank, see below)

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|---|
| 5900 Chene at Medbury | 1912 | No longer extant (originally Metropolitan State Bank) |
| 3211 Gratiot at Mack | 1912 | No longer extant (originally Metropolitan State Bank) |
| 14301 East Jefferson at Lakewood (NE corner) | 1916 | No longer extant (originally Federal State Bank) |
| 7346 Michigan Ave-Tarnow | 1917 | (originally Federal State Bank) |
| 1605 Davison at Woodrow Wilson | 1917 | (originally Federal State Bank) |

⁶⁸ "Many Deposit in New Bank," *Detroit Times*, May 1, 1916; "Detroit Bank and Trust Companies, Statistical Data," compiled by Livingstone, Crouse and Company, Detroit, MI, January 1929; "\$1,000,000 Bank Being Organized," *Detroit Journal*, August 28, 1921; "This is the Opening Week of Detroit's New Bank," (advertisement), *Detroit Journal*, August 1, 1921; "Bank Merger in Effect," *Detroit Evening Times*, June 27, 1927; "Preview of Detroit's First Downtown Auto-Bank, Built by Bank of the Commonwealth," *Michigan Tradesman*, August, 1959; "Bank of the Commonwealth Serving Greater Detroit With a New Sleek Main Office," *Michigan Tradesman*, August 1958, 20-21; "State Bank in Detroit," *Michigan Tradesman*, March 1957; "Detroit's Public Bank Opens its First Office," *Michigan Tradesman*, March 1958; Ken Thompson, "Bank Will Join Neighbors," *Detroit Free Press*, May 4, 1966; Curtis Rundell, "Public Bank Court Hearing Opens Amid Much Confusion," *Detroit Tribune*, November 2, 1966.

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|---|-------------|--|
| 6060 Fort at Military (southwest corner) | 1918 | No longer extant (originally Federal State Bank) (replaced by new building, 1949) |
| Hastings-Frederick | 1920 | No longer extant |
| McDougall-Frederick | 1921 | No longer extant |
| 10901 Kercheval at Lemay | 1921 | No longer extant |
| Grand River-Arcadia | 1922 | No longer extant |
| 8800 E Forest at Crane | 1922 | (originally Commercial State Savings) |
| 1411 Holden at Lincoln | 1923 | No longer extant (originally Commercial State Savings) |
| 6666 West Fort at Waterman | 1924 | (originally Commercial State Savings) |
| 12048 W. Grand River at Wyoming | 1924 | (originally Commercial State Savings) |
| 14100 Mack at Eastlawn (Mack-Newport) | 1924 | (originally Commercial State Savings) |
| Myrtle-14 th Street | 1924 | No longer extant (discontinued 1973) |
| Stockyards (Dix-W. Vernor Hwy) | 1925 | No longer extant (originally Commercial State Savings) |
| Cass and Putnam (Webster Hall) | 1925 | No longer extant (originally Commercial State Savings) |
| 7300 W. Warren at Wykes | 1925 | No longer extant (originally Commercial State Savings) (moved to 7400 W. Warren in 1950) |
| 8000 Marcus at Van Dyke | 1927 | Current address 9056 Van Dyke |
| 1627 Fort West (Coe-Terminal Building) | 1927 | |
| Woodward-Warren | 1932 | No longer extant (remodeled 1955) |
| Woodward-Woodland | 1933 | No longer extant (or in storefront) |
| 8326 Grand River at Virginia Park | 1935 | No longer extant (originally First State Bank, 1920) (discontinued 1975) |
| 2601 Gratiot at Chene | 1938 | (Originally Guardian Detroit Bank. 1931) |
| 15141 Livernois at Ellsworth | 1940 | (opened in storefront; replaced by 15111 Livernois, 1947) |
| 2842 West Grand Boulevard at Hamilton | 1946 | No longer extant |
| 15111 Livernois at DeSoto | 1947 | (opened in storefront) |
| 8643 Van Dyke at Genoa | 1949 | (Originally Wayne County and Home Savings Bank, 1926) |
| 6101 West Fort at Military | 1949 | No longer extant |

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| | | |
|---|-------------|---|
| 7400 West Warren at Prairie | 1950 | (Originally Peoples State Bank) (moved from 7300 West Warren) |
| 16850 Harper at Grayton | 1950 | |
| 1415 Farmer at Grand River | 1951 | No longer extant |
| 17301 Livernois at Santa Maria | 1955 | (replaced 15111 Livernois) |
| 15261 Gratiot at Eight Mile | 1956 | |
| 14401 West 7 Mile-Couzens | 1957 | No longer extant |
| 300-316 West Fort-Washington Blvd (auto bank) | 1959 | No longer extant (discontinued 1973) |
| 2740 Grand Boulevard at Sterling | 1964 | (succeeds Hamilton-W Grand Blvd) |
| 19152 Grand River at Outer Drive | 1965 | No longer extant (discontinued 1967) |
| 2518 Market at Winder (Eastern Market) | 1965 | (In remodeled commercial building) |
| 6560 Cass (General Motors Building) | 1965 | (discontinued 1973) |
| 1200 Sixth Avenue (Detroit Trade Center) | 1966 | |
| 7720 Michigan near Central | 1966 | |
| Grand River-Fenton | 1967 | No longer extant |
| 19810 Warren at Evergreen | 1969 | (G. H. Forbes Associates, architects) (Replaced temporary building opened 1965) |

Known Branches - Public Bank

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|---|
| 19401 Grand River at Outer Drive | 1957 | (originally head office location; HQ moved to 751 Griswold in June 1966 and this became Grand River Ave branch). |
| 201 Michigan Avenue at Shelby | 1958 | No longer extant |
| 19149 Van Dyke Avenue at East Seven Mile Rd | 1959 | In extant storefront (temporary) (replaced by 19222 Van Dyke) |
| 2200 Michigan Avenue (CPA Building) | 1959 | |
| 20801 Moross | 1959 | |
| 8145 Jefferson at Parker | 1960 | No longer extant |
| 25875 Outer Drive at Fort | 1960 | No longer extant |
| 19222 Van Dyke at Seven Mile | 1963 | (also listed as 19220 and 19244) |
| 19333 West Eight Mile Road at Evergreen | 1965 | Now 19325 |

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Figure 41: Public Bank branch at 19222 Van Dyke Avenue.

Central Savings Bank

Founded in 1888, the Central Savings Bank had its main offices in the “Heart of the City” – two refitted stores under the Detroit Opera House. When the Opera House burned in 1897, the Central Savings Bank reopened the next day in the McGraw Building. It began opening branches in 1903, with the first at the corner of St. Aubin and Canfield. In 1919, the Central Savings Bank affiliated with First National Bank, but remained a separate entity, likely so it could continue to build branch banks. In 1922, it moved with First National to new quarters in the newly constructed First National Bank Building. In 1928, following the McFadden Act which allowed national banks to open branches, the Central Savings Bank was completely absorbed into the First National Bank.⁶⁹

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|-----------------------------------|--------------------------------------|--|
| 4400 St. Aubin at Canfield | 1903 | (possibly Almon C. Varney, architect) |
| Northeast corner Grand River-14th | 1905 | No longer extant (replaced 1916) |
| 5460 Fort at Junction | 1912 | (Louis Kamper, architect) No longer extant |
| Grand River-W. Grand Blvd | 1913 | (Louis Kamper, architect) No longer extant |
| 4717 Woodward at Forest | 1916 | Commercial storefront |

⁶⁹ “The New Bank,” *Detroit Free Press*, June 14, 1888, 5; Wendell, *Wendell’s History of Banking*, Volume 1, 271; “Bank Opens Up New Quarters,” *Detroit Free Press*, February 28, 1922; “Detroit Bank and Trust Companies, Statistical Data,” compiled by Livingstone, Crouse and Company, Detroit, MI, January 1929.

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| | | |
|---|-------------|---|
| 3025 Jefferson-Dickerson | 1916 | Current address 4707 (Louis Kamper, architect) No longer extant |
| Grand River-14 th (northwest corner) | 1916 | (Louis Kamper, architect) No longer extant (replaced 1905 building) |
| Gratiot-Jos Campau (northeast corner) | 1920 | No longer extant |
| 8944 Mack at Holcomb | 1921 | (Louis Kamper, architect) |
| Oakman (Woodrow Wilson) at Glendale | 1921 | No longer extant (commercial storefront in mixed use retail/apartment bldg) |
| 1942 Grand River at Cass (GAR Building) | 1921 | In basement office |
| Gratiot-Seminole (northeast corner) | 1921 | No longer extant |
| Lafayette-Wayne | 1923 | No longer extant |
| Michigan-Lumley | 1923 | No longer extant |
| 4409 31st at Buchanan | 1923 | (Albert Kahn, architect) |
| 17100 Woodward at McNichols | 1923 | (Louis Kamper, architect) No longer extant |
| Gratiot-Brush | 1923 | No longer extant |
| Michigan at 14th (CPA Building) | 1924 | |
| Chene-Harper | 1924 | No longer extant |
| 14 W. Adams (Michigan Mutual Fund Bldg) | 1924 | Current address 18 W Adams |
| 7200 Gratiot at East Grand Blvd | 1925 | |
| 13771 Gratiot at Greiner | 1925 | (Albert Kahn, architect) |
| Kercheval-Sheridan | 1925 | No longer extant |
| 14901 Kercheval at Alter | 1925 | (Albert Kahn, architect) |
| Woodward-Seven Mile | 1925 | No longer extant |
| Davison-Six Mile (McNichols) | 1925 | No longer extant |
| 9360 Van Dyke at Knodell | 1925 | (Albert Kahn, architect) |
| | | Current address 9348 Van Dyke |
| Michigan-Third | 1925 | No longer extant |
| 18203 Fenkell at Grand River | 1926 | (Albert Kahn, architect) |
| 14350 Grand River at Mark Twain | 1927 | No longer extant |
| Woodward and Larchwood | 1927 | No longer extant |
| 1249 Washington Blvd (Book Tower) | 1927 | |

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Figure 42: Early (1903) Central Savings Bank branch at 4400 St. Aubin and Canfield.

City Bank (City National Bank)

The new City Bank opened its doors in March of 1949 and was billed as “dedicated to the ideals of Dr. F. T. Murphy.” Its first offices were on the first floor of the Penobscot Building in remodeled space formerly occupied by Manufacturers National Bank. Clifford West, of the Kingswood School, Cranbrook, created a mural for the offices dedicated to Dr. Murphy. The state authorized the bank to open its first branches in May of 1951. In December of 1951, City Bank consolidated with the Peoples State Bank of Hazel Park, but continued to be known as City Bank. For several years in the 1950s, City Bank opened a temporary branch on the State Fair Grounds during the annual Michigan State Fair. In January of 1961, the bank joined the National Banking Association (it had opened under a state charter) and changed its name to City National Bank of Detroit. In 1983 it was renamed First of America Bank; that bank merged with National City Bank in 1998. Several former City Bank branches remain branches of PNC Bank, which acquired National City in 2008.⁷⁰

⁷⁰ “New City Bank is Memorial to Ideals of Dr. F. T Murphy,” *Detroit Free Press*, March 2, 1949; “Reveal Bank Merger Plan,” *Detroit News*, December 9, 1951; Kenneth A. Thompson, “Bank Branches Thrive,” *Detroit Free Press*, May 13, 1951, 38; National Information Center, “Institution History for 645 Griswold Street Office,” Federal Reserve Board, http://www.ffiec.gov/nicpubweb/nicweb/InstitutionHistory.aspx?parID_RSSD=238643&parDT_END=19980731

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Figure 43: City Bank branch at 15541 East Warren and Somerset.

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|--|
| 4900 East McNichols at Davison | 1952 | Original building replaced late 1960s |
| 20300 West Seven Mile near Evergreen | 1953 | No longer extant (nearby PNC bank is in a newer strip mall) |
| 15800 East Eight Mile east of Gratiot | 1955 | (at Rex) |
| 24363 Grand River near Telegraph | 1956 | (at Fenton) |
| 17101 Mack at Cadieux | 1957 | |
| First National Building | 1959 | |
| 18519 Schoolcraft near Faust | 1961 | No longer extant |
| Mutual Building, W. Adams | 1962 | |
| 2990 W. Grand Blvd. (Boulevard West Bldg) | 1963 | |
| 14901 Kercheval at Alter | 1964 | (originally Central Savings Bank, 1925) |
| 4201 John R. at Willis | 1965 | No longer extant (moved to Woodward and Alexandrine in 1970) |

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|-------------------------------------|-------------|-------------------------|
| 21551 Fenkell at Burgess | 1965 | |
| 4865 Trumbull-Warren | 1966 | No longer extant |
| 10320 Oakland Ave-Caniff | 1966 | No longer extant |
| 17100 Woodward at Six Mile | 1967 | Remodeled grocery store |
| 15541 E. Warren-Somerset | 1968 | |
| 4111 Woodward at Alexandrine | 1970 | |

Detroit Bank (Detroit Savings Fund Institute, Detroit Savings Bank, Detroit Bank and Trust, Comerica Bank)

This bank is the oldest remaining banking institution in the city of Detroit and the State of Michigan. It was founded on March 5, 1849 as the Detroit Savings Fund Institute; it had no capital and ran on deposits. In 1871, following the state’s legislation authorizing savings banks, the Savings Fund Institute reorganized as the Detroit Savings Bank, with a capital stock of \$200,000. The locations of the bank’s early quarters conflict in the sources, but offices prior to 1879 include the northeast corner of Woodbridge and Griswold (supposedly the rear of the Mariner’s Church), either the east or west side of Woodward below Jefferson, the old Michigan State Bank building on the south side of Jefferson east of Woodward, and the Waterman block on Griswold. In 1879 the bank moved into new quarters at the northeast corner of Griswold and Larned (site of the future Guardian Building). In 1904, the bank opened its first branch at St. Antoine and Gratiot. This branch would later (1936) be claimed as the oldest branch bank remaining in Detroit (it was moved to the “proposed institutional mall” along Beaubian as the Lafayette Beaubian branch in 1960, but appears to have been demolished since then).⁷¹

In 1906 the bank moved its headquarters to the Penobscot Building on West Fort. It purchased the 1894 Chamber of Commerce Building (the first steel-framed office building in the city) in 1915 but was unable to move there until previous leases expired in 1921. The Detroit Savings Bank did not participate in the merger and acquisition frenzy of the late 1920s and early 1930s, and, perhaps for this reason, was able to survive the banking collapse. It was the first bank allowed to open, two weeks after the holiday was inaugurated, and for a short time was the only bank open in the city.⁷²

By 1936 the bank had changed its name to the Detroit Bank to reflect the more equal distribution between its savings and commercial functions. At the time, it was the largest state bank in the state and one of the fifty largest banks in the country. By 1939 it had 29 branches and employed more than 600 people. In 1949, it was the 28th largest bank in the United States and served as the fiscal agent for the City of Detroit. The Detroit Bank merged with Wabeek Bank and Trust in 1955 and changed its name to the Detroit Bank and Trust (Wabeek State Bank was founded in 1938 with Frank Couzens, son of Senator James Couzens, as the chair of the board). Two years later, the bank announced plans

⁷¹ “Leading Banks, Banking Houses and Managing Bankers,” *Detroit Journal*, June 5, 1901; “The Detroit Bank: A Faithful Public Servant for 87 Years,” *Detroit News*, March 22, 1936; Photo feature, *Michigan Tradesman*, September 1960.

⁷² “The Detroit Bank: A Faithful Public Servant for 87 Years,” *Detroit News*, March 22, 1936; James H. Doherty, “A Brief History of the Detroit Bank,” ca. 1937 manuscript in D:\Banks – Bank of Detroit.

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for a new, 26-story building at Fort and Washington, by architects Harley, Ellington, Cowin, and Stirton. Construction began in 1962 and was completed in 1964. Detroit Bank and Trust also installed the first fully automated teller machine in the metro Detroit area in 1972. The bank was renamed Comerica in 1982 and merged with Manufacturers National Bank in 1992. Corporate headquarters were moved to Dallas in 2007 but the bank still retains a strong presence in Detroit, 166 years after its founding.⁷³



Figure 44: The Detroit (Savings) Bank branch at 5001 West Grand River Avenue.

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|----------------------------------|--------------------------------------|--|
| 601Gratiot at St. Antoine | 1904 | No longer extant (building was moved to 455 East Lafayette, 1960 and later demolished) |

⁷³ James H. Doherty, "A Brief History of the Detroit Bank," ca. 1937 manuscript in D:\Banks – Bank of Detroit; "The Detroit Bank is 90 Years Old," *Detroit News*, March 6, 1939; "The Teller," (Monthly publication of the Detroit Bank), March 1949, 100th Anniversary edition; "3rd Bank Merger Due in Ten Days," *Detroit Times*, November 15, 1955; "Newest Bank Opens Doors," *Detroit Free Press*, May 4, 1938; "New Skyscraper Bank Building for Detroit," *Michigan Tradesman*, February 1957; Jon Pepper, "At 150, Comerica is a Survivor," *Detroit News*, February 28, 1999, B1.

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| | | |
|---|-------------|---|
| 5459 Vernor (Dix) at Junction | 1904 | |
| Woodward-Grand Boulevard | 1909 | (In existing commercial building) No longer extant (Replaced by Woodward-Milwaukee 1917) |
| 5001 Grand River at Warren | 1909 | (John Scott and Co., architects) Discontinued 1974 |
| 11601 East Jefferson - Hillger | 1909 | No longer extant (discontinued 1983) |
| Woodward-Selden | 1912 | No longer extant (replaced by Woodward-Brady, 1922) |
| Gratiot-Mack-Elmwood | 1912 | (replaced 1929, see below) |
| Michigan Avenue-24th | 1913 | No longer extant |
| 1057 Holden at Greenwood (Hamilton) | 1914 | No longer extant (moved to 2575 West Grand Boulevard, 1949) |
| 7723 Oakland at Clay | 1914 | (John Scott and Co, architects) No longer extant (moved to E. Grand Blvd and St. Antoine, 1951) |
| Canfield - Russell | 1914 | No longer extant |
| 7968 Kercheval at Van Dyke | 1914 | (John Scott and Co, architects) Current address 7960 Kercheval (moved to 7700 Kercheval in 1952) |
| 11702 Oakland at Woodland | 1916 | No longer extant (discontinued 1982) |
| 1212 Griswold (Chamber of Commerce Bldg) | 1916 | (Not listed by 1920) |
| 6438 Woodward at Milwaukee | 1917 | (Albert Kahn, architect) |
| 5705 Fort St. at Campbell | 1920 | (Albert Kahn, architect) |
| 10355 Hamilton at Collingwood | 1920 | (Albert Kahn, architect) |
| 5601 West Warren at Junction | 1920 | (Albert Kahn, architect) |
| Grand River-Ravenswood | 1921 | No longer extant |
| Woodward-Brady | 1922 | No longer extant (replaced Woodward-Selden; replaced by Professional Plaza, 1966) |
| 3530 Grand River at Trumbull | 1922 | (in existing commercial building) (Discontinued December 1983) |
| 9137 Linwood at Hazelwood (Joy) | 1923 | (Albert Kahn, architect) |
| Twelfth-Pingree | 1924 | No longer extant (moved to 12 th -Clairmount 1946) |
| Charlevoix-Marlborough | ca. 1924 | No longer extant (not listed by 1939) |
| 17702 John R.-Louisiana | 1924 | No longer extant (moved to John R. - Nevada) |

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Name of multiple listing (if applicable)

| | | |
|---|-------------|---|
| 12851 Gratiot at Westphalia | ca. 1924 | No longer extant (discontinued December 1983) |
| 12612 Grand River at Meyers | ca. 1924 | (Albert Kahn, architect?) Current address 12606 |
| 3344 Fenkell at Fairfield | ca. 1924 | (Albert Kahn, architect?) |
| Harper-Chalmers | ca. 1926 | No longer extant |
| 9201 Grand River at Joy (Highfield) | 1929 | (Architect Charles Phelps) Replaced earlier building |
| 3381 Mack at Gratiot/Elmwood | ca. 1929 | (replaced 1912 building) |
| Piper-Jefferson | 1930 | No longer extant (closed 1992) |
| 8001 Harper at Van Dyke | 1934 | (Originally American State Bank, 1917) Moved to 8300 Van Dyke in 1951 |
| 17951 John R. at Nevada | 1936 | (Former Wayne County and Home Savings Bank, 1923, moved from John R. – Louisiana) (replaced by 18222 Woodward Avenue, 1977) |
| 14350 Mack at Chalmers | 1936-1939 | (originally American State Bank, 1926) (discontinued 1983) |
| 7443 McNichols-San Juan | 1941 | (originally First National Bank, 1931, later reopened as Wabeek State Bank) |
| 14143 Gratiot at Eastwood | 1942 | (Originally Wayne County and Home Savings Bank, 1926) |
| 11034 Gratiot at Outer Drive | 1943 | (Originally Wayne County and Home Savings Bank, 1924) |
| 9100 Twelfth (Rosa Parks) at Clairmount | 1946 | No longer extant (discontinued May 1970) |
| 16050 Plymouth at Mansfield | 1948 | (Originally Peoples Wayne County Bank, 1928) |
| 2575 West Grand Boulevard | 1949 | No longer extant (or possibly in the Boulevard Temple building) |
| 15738 Grand River at Forrer | 1949 | (Opened as Wabeek State Bank) |
| 18845 Mack at Hillcrest | 1950 | |
| 8300 Van Dyke at Malvern | 1951 | Moved from 8001 Harper |
| 2885 Grand Boulevard E. at St. Antoine | 1952 | (Remodeled existing warehouse; closed 1986) |
| 7700 Kercheval at Baldwin | 1952 | No longer extant (moved from 7968 Kercheval) |
| 15525 West Warren at Greenfield | 1953 | (opened in existing storefront at 15540 West Warren in 1952) |
| David Whitney Building | 1953 | |

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| | | |
|---|-------------|--|
| 18900 Livernois at Clarita (Seven Mile) | 1953 | (Originally opened in a temporary storefront at 19100 Livernois in May 1949) |
| 20555 Mound at Eight Mile | 1954 | Current address 20537 |
| 12300 Eight Mile at Dresden | 1954 | |
| Fisher Building | 1955 | |
| 23851 Schoolcraft at Dale | 1954 | No longer extant (moved to 13550 Schoolcraft, 1970 – also no longer extant) |
| 17511 McNichols at Oakfield | 1961 | (originally opened in 18441 West McNichols, existing storefront) |
| 46 State Street | 1963 | (branch established in former main office) |
| 2700 East Jefferson at Chene | 1964 | No longer extant (replaced by 2629 East Jefferson, 1989) |
| 23849 West Seven Mile Road at Telegraph | 1966 | (opened 1964 at 23825; moved to 23841 July 1966) |
| 3750 Woodward Avenue (Professional Plaza) | 1966 | (In low-rise building) No longer extant |
| 7201 W. Fort Street (Detroit Produce Terminal) | 1966 | (discontinued 1986) |
| 16933 Meyers at McNichols | 1967 | Current address 12703 W McNichols |
| 12330 Morang at Duchess | 1967 | (originally 12310; parcel address 12336; address on door is 12300) |

[See also Bank of the Commonwealth and Manufacturers National Bank]

Dime Savings Bank

The Dime Savings Bank was organized in 1884, and opened one of the city’s early branch banks in 1897, on Woodward Avenue between Milwaukee and Baltimore Avenues (constructed by Rogers and MacFarlane, the three story building had a stone exterior. It is no longer extant). Between 1900 and 1910, the Dime absorbed three other banks: The Marine Savings Bank of Detroit in 1905 (formerly the Detroit River Savings Bank, organized in 1890), the Union National Bank of Detroit in 1906 (organized 1886), and the Citizens Savings Bank in 1909 (organized 1885, succeeding the private bank of Roberts, Austin, and Co. Wendell noted in 1901 that the Citizens Savings Bank, because of its central location in the Chamber of Commerce Building, “enjoys the patronage of a large number of ladies, who find it convenient for their accounts”).⁷⁴ In 1914, the Dime opened a new “skyscraper” main office on

⁷⁴“Leading Banks, Banking Houses and Managing Bankers,” *Detroit Journal*, June 5, 1901; “Detroit Bank and Trust Companies, Statistical Data,” compiled by Livingstone, Crouse and Company, Detroit, MI, January 1929. “Building and Realty,” *Detroit Free Press*, June 5, 1898; *Wendell’s History of Banking*, Volume 1, 274; “Dime Absorbs Citizens’ Bank,” *Detroit Free Press*, February 5, 1909.

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the west side of Griswold. In 1929, it merged with Merchants National Bank to form the Bank of Michigan; the Bank of Michigan would eventually be absorbed into the Detroit Bankers Company First National Bank of Detroit, and would disappear after the 1933 banking crisis.⁷⁵



Figure 45: The Dime Savings Bank branch at 6503 14th Street and Ferry Park.

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|---|--------------------------------------|---|
| 6501 Woodward at Milwaukee | 1897 | (in existing commercial building) |
| Jefferson at Iron | 1897 | No longer extant (purchased extant building) (replaced by Jefferson-Beaufait, 1917) |
| 1357 Gratiot at Russell | 1907 | (purchased extant building) No longer extant |
| 5612 Grand River at Lawton (Hudson) | 1910 | No longer extant |
| 4201 Woodward at Willis | 1912 | No longer extant |
| 1400 Michigan at Eighth | 1914 | (Donaldson and Meier, architects) |
| 104 Broadway at Grand Circus Park (Witherell) | 1916 | No longer extant |
| 8841 Oakland at Holbrook | 1917 | No longer extant |
| 6465 Jefferson at Beaufait | 1917 | (Smith, Hinchman, and Grylls, architects), (replaced Jefferson at Iron), no longer extant |
| 6503 14th at Ferry Park | 1918 | (either F. W. Wiedmaier or Smith Hinchman, and Grylls, architect) |
| 9143 Grand River at Highfield (Joy) | 1918 | No longer extant |

⁷⁵ "100 Million Bank Merger," *Detroit Free Press*, April 17, 1929.

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| | | |
|--|-------------|---|
| 7133 Harper at Frontenac | 1918 | Also listed as 7131 (1381 before change) |
| 1900 Chene at Sherman | 1920 | (Geo. Lindsey Co, architects) No longer extant |
| 6257 Dix (Vernor) at Artillery | 1921 | (Geo. Lindsey Co., architects) No longer extant |
| 6173 Michigan at Military | 1921 | No longer extant |
| 3941 Hastings at Alexandrine | 1922 | No longer extant |
| Twelfth-Pingree | 1924 | No longer extant |
| Charlevoix-St. Jean | 1924 | No longer extant |
| 2026 Woodward at Adams | 1924 | No longer extant |
| Park-Sproat | 1925 | No longer extant |
| 10101 Kercheval at Cadillac | 1925 | Storefront in Epiphany Community House |
| Dexter-Cortland | 1926-27 | No longer extant |
| Harper-Chalmers | 1926-27 | No longer extant |
| Jefferson-Piper | 1926-27 | No longer extant |
| 4101 Fenkell at Petoskey | 1928 | |
| 9980 Gratiot at Harper/Cadillac | 1928 | |
| 10001 Puritan at Wyoming | 1929 | As Bank of Michigan (alternate address 15915 Wyoming) |

First Federal Savings and Loan (First Federal Savings of Detroit, First Federal of Michigan)

The Federal Loan Bank Board granted a charter to First Federal Savings and Loan Association (the second savings and loan association to receive a federal charter in Michigan) in December 1933, and the bank opened for business in early 1934 at 150 West Fort Street. In 1935 the bank was the first Michigan savings association to offer FHA mortgage loans to home buyers. The bank opened its first "branch" in Highland Park in 1939. The institution purchased 751 Griswold, the former First State Bank building designed in 1926 by Albert Kahn, in September 1942 (the building had become part of the Guardian conglomerate during the pre-Depression bank merger period and was purchased by First Federal from the Guardian Depositors Corporation). In 1943 it became the largest savings and loan association in Michigan and by 1965 it was the largest savings and loan association in the country outside of California. The business opened twin downtown towers, the First Federal Building (Smith, Hinchman & Grylls), in 1965 on the site of the old Majestic Building (at the northwest corner of Michigan and Woodward). First Federal was acquired by Charter One Bank in 1995 but its branches were not rebranded until 2002. Charter One reorganized and changed its name to Citizens Bank in 2014.⁷⁶

⁷⁶ "Charter Granted Local Loan Body," *Detroit Free Press*, December 17, 1933, 29; "In This Historical Year...(advertisement)," *Detroit Free Press*, July 11, 1976, 8-B; "Prominent Downtown Corner Sold," *Detroit Free Press*, September 27, 1942, 13; "Institution History for First Federal Savings and Loan Association," *National Information Center* (Federal Reserve System), [https://www.ffiec.gov/nicpubweb/nicweb/InstitutionHistory.aspx?parID_RSSD=901170&parDT_END=99991231](https://www.ffiec.gov/nicpubweb/nicweb/InstitutionHistory.aspx?parID_RSSD=901170&parDT_END=99991231;);

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| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|---|--------------------------------------|---|
| 12834 Woodward at McLean | 1939 | (Highland Park – existing storefront) |
| 21500 Grand River at McNichols | 1952 | (enlarged 1963) |
| 14501 Gratiot at Seven Mile | 1954 | (replaced a temporary branch opened 1951) |
| 20222 Plymouth at Heydon, near Evergreen | 1959 | |
| 20333 Conant south of 8 Mile | 1959 | |
| 16501 West Warren at Woodland | 1961 | Temporary office 1960 |
| 11411 McNichols near Hoover | 1963 | |
| 7401 Woodward | 1967 | |



Figure 46: First Federal Savings and Loan branch at 14501 Gratiot.

“Charter One Successfully Completes Name Change of First Federal of Michigan Franchise,” Charter One Financial Press Release, August 12, 2002.

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| ----- Name of multiple listing (if applicable) |

First National Bank

First National Bank was one of the earliest banks in the city, having been organized as the third national bank in Michigan following the passage of the National Banking Act in 1863. In 1864, it merged with the State Bank of Michigan (founded 1859), and in 1869, it took over the National Insurance Bank (formerly Michigan Insurance Bank, founded 1860). The bank had originally taken quarters in the "old rotunda" at the southeast corner of Griswold and Larned and then moved the following year to the southeast corner of Griswold and Jefferson. In 1869, however, it acquired along with the National Insurance Bank its building at the southwest corner of Jefferson and Griswold; this was the 1836 Bank of Michigan building, the first cut stone building erected in the city. Due to a jog in Griswold at Jefferson, the Bank of Michigan building faced directly up Griswold Street. However, by 1892, the center of banking had moved farther up Griswold and First National sold the building to the Michigan Mutual Life Insurance Company, who planned to demolish it for the purpose of "erecting a magnificent structure on the site in the future." By 1896, First National had moved to the northeast corner of Griswold and Congress.

In 1908, First National Bank consolidated with Commercial National Bank (founded 1881), which had itself absorbed one of Detroit's oldest banks, the Preston National Bank (founded in 1852 as the private bank of David Preston), in 1902 (Preston Bank had acquired Merchants and Manufacturers National Bank in 1894). Another merger took place, this time in 1914, with the Detroit National Bank, which had been founded in 1863 as the Second National Bank and rechartered under the Detroit National Bank name in 1883. The new entity, believed at the time to be the sixth largest bank west of the Atlantic seaboard, was known as First and Old Detroit National Bank, but reverted to First National Bank in 1922. In 1919, First National affiliated with the Central Savings Bank, but because national banks could not have branches, they remained independent entities.

In 1922, First National moved to the southeast corner of Woodward and Cadillac Square where, in 1928, it completed a 25 story addition to the building. The same year, once the McFadden Act permitted national banks to operate branches, the Central Savings Bank was absorbed. In 1931-32, the Detroit Bankers Company began acquiring and consolidating banks; eventually, First National included the former Peoples Wayne County Bank, Detroit Trust Company, Bank of Michigan, and Peninsular State Bank. After a brief period as the "First Wayne National Bank," the name reverted to First National Bank. The merged banks became the fourth largest national bank in the country, and the fourth largest bank outside of New York City. In March of 1933, First National closed along with the rest of the banks during President Roosevelt's bank holiday, but it never reopened. Its remaining assets were taken over by the newly formed National Bank of Detroit.

First National acquired most of its branches from its predecessor banks: the American State Bank, Central Savings Bank, Dime Savings Bank, Home Savings Bank, Peninsular State Bank, and Peoples State Bank.⁷⁷ For those branches, see predecessor bank listings elsewhere.

⁷⁷ "Name Changed by Big Bank." *Detroit News*, January 10, 1922; "A Landmark Sold," *Detroit Free Press*, May 3, 1892; "Two Banks will Unite," *Detroit Free Press*, December 30, 1906; "Leading Banks, Banking Houses and Managing Bankers," *Detroit Journal*, June 5, 1901. "New Bank Gives Detroit One of Nation's Largest," *Detroit Free Press*, May 1, 1914, 1; "Detroit Bank and Trust Companies, Statistical Data," compiled by Livingstone, Crouse and Company, Detroit, MI, January 1929; "2 Big Detroit Banks Merge," *Detroit News*, November 22, 1931;

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|--|
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| Name of multiple listing (if applicable) |

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|---|--------------------------------------|---|
| 7443 McNichols at Welland (San Juan) | 1931 | (reopened as Wabeek State Bank, 1941; later Detroit Bank and Trust) |



Figure 47: First National Bank branch at 7443 West McNichols.

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German-American Bank (First State Bank, Griswold First State Bank)

This bank started as the private bank of Edward Kanter, a German native who opened a general store in Detroit around 1852 and began keeping money for the sailors who frequented his business at the foot of Woodward Avenue. Sometime prior to 1871, it became known as the Germania Bank. When state banking laws enabled savings banks in 1871, the bank rechartered as the city’s first savings bank under the name German-American Bank and moved its offices to the Moffat Block. In 1888 Kanter purchased a building at Monroe Avenue and Cadillac Square, renamed it the Kanter Building, and moved the bank’s offices there. It moved headquarters again in 1907 to the McGraw Building, and opened its first branch at Gratiot and Chene in 1909.⁷⁸

Anti-German sentiment during World War I prompted the German-American Bank to change its name to the First State Bank in 1917. It moved to a new building on the site of the old McGraw Building at Griswold and Lafayette in 1924. In 1927, First State merged with Griswold National Bank to form the Griswold-First State Bank (Griswold National Bank had been founded in 1925 with headquarters in the Buhl Building). The vice-president of the new bank was Charles Kanter, grandson of the founder of the German-American Bank, while the president was Calvin H. Newman, the former president of Griswold National Bank. In 1928, merger negotiations with the American State Bank broke down when Newman abruptly resigned and disappeared. He was pursued across the country and Europe until he was finally arrested and tried for fraud. The following year, Griswold-First State was acquired by the National Bank of Commerce. National Bank of Commerce then consolidated with the Guardian Detroit Bank under the Guardian Union Group and all former Griswold-First State branches became Guardian Detroit Bank branches. In late 1931 the Guardian Detroit Bank and the National Bank of Commerce fully merged. At that time, the former Griswold-First State/Guardian Detroit Bank branches were renamed as Guardian National Bank of Commerce branches, although the application of the new name was not consistent in the individual bank listings in city directories. The conglomerated bank group failed in the 1933 banking crisis.⁷⁹

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|--|
| 2600 Gratiot at Chene (southeast corner) | 1909 | No longer extant (demolished when Gratiot was widened in 1930 and a new branch of Guardian Detroit Bank constructed on the northwest corner) |

⁷⁸ “First State in New Home,” *Detroit News*, May 31, 1935; Ken Thompson, “Bank Will Join ‘Neighbors,’” *Detroit Free Press*, May 4, 1966.

⁷⁹ “First State in New Home,” *Detroit News*, May 31, 1935; Ken Thompson, “Bank Will Join ‘Neighbors,’” *Detroit Free Press*, May 4, 1966; “Detroit Bank and Trust Companies, Statistical Data,” compiled by Livingstone, Crouse and Company, Detroit, MI, January 1929; “Newman Quits Griswold Bank,” *Detroit News*, January 25, 1928; “Merger of Local Banks is Effected,” *Detroit Free Press*, March 1, 1929.

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| | | |
|--|-------------|--|
| Gratiot-Mack | 1913 | (not listed by 1916) Cannot find location |
| 6301 Mack at Mt. Elliott | 1914 | |
| Hamilton - Webb | 1917 | No longer extant |
| Jos Campau – Newton (southwest corner) | 1917 | No longer extant |
| 8001 Ferndale (W. Vernor) at Springwells | 1917 | No longer extant |
| Woodward-Eliot | 1917 | No longer extant |
| Gratiot-Hastings | 1917 | No longer extant |
| 10500 Mack at St. Clair | 1919 | No longer extant (St. Clair Heights branch) |
| 8000 Forest at Van Dyke | 1919 | |
| Linwood-Virginia Park | 1919 | (not listed 1920) No longer extant |
| 8338 Grand River at Virginia Park | 1920 | No longer extant |
| Linwood-Vicksburg | 1920 | No longer extant |
| Shoemaker-Montclair | 1921 | No longer extant |
| 4162 Scotten at Buchanan | 1921 | (Mildner and Eisen, architects) Originally listed as 4408 Scotten |
| 13140 Charlevoix at Drexel | 1923 | |
| 4257 McDougall at Canfield | 1923 | Also listed as 3040 Canfield |
| 13923 Gratiot at Parkgrove | 1926 | |
| Gratiot-Cass | 1927 | (not listed 1928-29) No longer extant |
| Grand River Ave-West Chicago | 1928 | No longer extant |
| Grand Blvd-Cass (General Motors Building) | 1928 | |
| 13300 Livernois at Waverly | 1928 | No longer extant |

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Figure 48: The First State Bank branch at 13140 Charlevoix at Drexel.

Home Federal Savings and Loan/Home Federal Savings Bank

This bank opened in the fall of 1947 at 301 East Warren (no longer extant) in Detroit; it was the first black-owned banking institution in the state and specialized in serving black Detroiters when few would lend them money. Capital for the new bank was raised by black business and professional men and women. The bank was the first all-black organization in Michigan to qualify as a lender under the Federal Housing Administration insured mortgage financing program, in 1948, and also qualified as a lender under the Veterans mortgage program. In 1953 the bank launched the first black-financed low cost housing in the city, comprising 17 homes on Electric, Liddesdale, Beatrice, and Deacon in the Schaefer-S. Fort area. The bank moved its offices to 7723 Oakland Avenue (no longer extant) in 1952, and then in 1957, the bank moved to 9108 Woodward, north of the New Center (extant as a Liberty Bank branch but altered). Its first branch was opened in 1970 at 13300 W. Seven Mile, and a second branch opened in 1979 at 550 E. Warren, near its original headquarters. In 1985, the savings and loan association converted to a federal savings bank and renamed itself Home Federal Savings Bank. It then became the state’s only black-owned savings bank. The bank closed and went into receivership in 2009; its assets were transferred to Liberty Bank and Trust Company, which is still operational.⁸⁰

⁸⁰ “Financial Shorts,” *Detroit Free Press*, February 27, 1947, 17; “Loan Group Qualified,” *Detroit Free Press*, May 2, 1948, 32; “Home Federal Launches Project,” *Detroit Free Press*, September 6, 1953, 10; Jim Crate, “State’s Only Black S&L Thrives on ‘Rejects’,” *Detroit Free Press*, August 2, 1970, 27; “Michigan’s Only Black

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| ----- Name of multiple listing (if applicable) |

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|----------------------------------|--------------------------------------|---------------------|
| 13300 W. Seven Mile | 1970 | |



Figure 49: The Home Federal Savings and Loan branch at 13300 West Seven Mile Road.

Home Savings Bank (Wayne County and Home Savings Bank, Peoples Wayne County Bank)

The Home Savings Bank was founded in 1889. An interesting feature of the early bank was the placement of foot-high iron savings banks into customers' homes; once a month a bank official would collect, count, and record the deposit and take it to the main branch. In the same year, the Home Savings Bank opened the first known branch in the city, at the intersection of Junction and the Michigan Central Railroad (it would later move to Western Market at Michigan and 18th). In 1894, HSB built "one of the finest banking structures in the country" at the northeast corner of Michigan and Griswold. In 1914, the Home Savings Bank merged with the Wayne County Savings Bank (organized 1871) and the Michigan Savings Bank (organized 1877). The new entity was called the Wayne County

S&L Serves its Community," *Detroit Free Press*, July 16, 1972, 72. "Etcetera," *Detroit Free Press*, August 31, 1985, 13; E. A. Finkelstein,"Home Federal: A Rich Tradition," *Detroit News*, February 5, 2003; Federal Deposit Insurance Corporation, "Failed Bank Information: Home Federal Savings Bank," <https://www.fdic.gov/bank/individual/failed/homefsb-mi.html>

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and Home Savings Bank. The new bank acquired six branches of the former Michigan Savings Bank. The 1894 headquarters was torn down and a new building constructed in 1915. In 1916, the bank acquired another institution, the Michigan National Bank. In 1928, it merged with the Peoples State Bank to form the Peoples Wayne County Bank (see Peoples State Bank, below, for a pre-1928 history of that institution). With this merger, it became one of the largest banks in the country, with 96 branches in Detroit and five affiliated banks in Highland Park, Hamtramck and Fordson (Dearborn). In 1930, Peoples became part of the Detroit Bankers Company conglomerate and merged with the Peninsular State Bank and the Bank of Michigan. The following year, it acquired the failing American State Bank. At the end of 1931, Peoples Wayne County consolidated with First National Bank under the name "First Wayne National Bank"; less than a year later, the name was changed back to First National Bank. This entity collapsed during the 1933 banking crisis and never reopened. Several of the former officers of the Peoples Wayne County Bank were charged with violations of state banking codes and fraud in the aftermath of the collapse.⁸¹



Figure 50: The Wayne County and Home Savings Bank branch at 1500 Trumbull Avenue and LaBrosse.

⁸¹ Burton, *The City of Detroit*, 655, 657; "Home Savings Bank Removed," *Detroit Free Press*, May 31, 1894, 8; "Bank Merger Effected Here," *Detroit News*, February 16, 1928; "Historical Corner of Old Detroit," Souvenir of Manufacturers National Bank, ca. 1965; "Detroit Bank and Trust Companies, Statistical Data," compiled by Livingstone, Crouse and Company, Detroit, MI, January 1929; "2 Big Detroit Banks Merge," *Detroit News*, November 22, 1931; "American State Bank Taken Over," *Detroit Free Press*, March 13, 1931; "May 4 Date Set for Bank Trial," *Detroit Free Press*, April 14, 1936.

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| Name of multiple listing (if applicable) |

Known Branches (not including predecessor banks)

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|--|
| Junction and MCRR | 1889 | (moved to 23rd and MI) No longer extant |
| 23rd and Michigan | 1890 | (moved to 18 th and MI) No longer extant |
| 2644 Michigan at 18 th (northeast corner) | 1896 | (next to Western Market) No longer extant |
| 1500 Gratiot at Riopelle (southeast corner) | 1896 | (Eastern Market, in existing storefront, remodeled 1905) No longer extant |
| 5622 Michigan at Junction (34th) | 1906 | (Albert Kahn, architect) (originally Michigan Savings Bank) |
| 6301 Gratiot at Mt. Elliott | 1906 | (Donaldson and Meier, architects) |
| Gratiot-Sheridan | 1907 | (originally Michigan Savings Bank) No longer extant |
| 9300 Kercheval at McClellan (southeast corner) | 1909 | (Pollmar and Ropes, architects) No longer extant |
| 4700 Chene at Forest | 1910 | (originally Michigan Savings Bank) No longer extant |
| 1350 Clay at Russell | 1911 | (originally Michigan Savings Bank) No longer extant (demolished 2013/14) |
| 6300 Michigan at Livernois (northwest corner) | 1912 | No longer extant (replaced by 6301 Michigan across the street) |
| Woodward-High (northeast corner) | 1911 | No longer extant (in existing commercial building) |
| 3800 West Warren at McKinley | 1912 | (originally Michigan Savings Bank) No longer extant |
| 4114 Vernor (Dix) at Scotten | 1914 | (originally Michigan Savings Bank) (storefront) – Replaced by 4138 Vernor, 1925. |
| 4401 Fort at Clark | 1915 | (Dalton R. Wells, architect) No longer extant |
| 8311 Hamilton at Virginia Park | 1916 | No longer extant (demolished for construction of the Lodge fwy) |
| David Whitney Building | 1916 | (not listed by 1922) |
| 7157 Woodward at West Grand Blvd. | 1917 | (Albert Kahn, architect) No longer extant |
| 13244 East Jefferson at Coplin | 1917 | No longer extant |
| Jefferson - Dearborn | 1917 | (formerly Delray) No longer extant |
| 7950 Grand River at Montgomery | 1917 | No longer extant |

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Name of Property

Wayne County, Michigan

County and State

Branch Banks in Detroit, MI 1889-1970

Name of multiple listing (if applicable)

| | | |
|---|-------------|---|
| 4660 Hastings at Forest | 1920 | No longer extant |
| 11262 Mack at St. Jean | 1920 | No longer extant |
| 10100 East Warren at Cadillac | 1920 | (MacFarlane, Maul, and Lentz, architects) No longer extant |
| 2840 Hastings at Brewster | 1921 | No longer extant |
| 757 Chene at Lafayette | 1921 | No longer extant |
| 1554 Washington (Grand Circus Park) | 1922 | |
| 7454 Gratiot at Townsend | 1922 | (Donaldson and Meier, architects) No longer extant |
| 7701 Ferndale (W. Vernor) at Central | 1922 | (also 7709) |
| 1501 Holden at Trumbull | 1922 | (Mildner and Eisen, architects) |
| 2903 E. Davison at Joseph Campau | 1923 | (Pollmar and Ropes, architects) No longer extant |
| 8654 Mack at Fischer | 1922 | (Roland C. Gies, architect) |
| 17951 John R at Nevada | 1923 | (Mildner and Eisen, architects) Current address 17939 John R Later Detroit Bank |
| 8641 Linwood at Blaine | 1924 | |
| 11034 Gratiot at Outer Drive | 1924 | |
| 2902 Philip at Charlevoix | 1924 | No longer extant |
| 12000 W. Grand River at Kentucky | 1924 | (Donaldson and Meier, architects) |
| 14500 Grand River at Strathmoor | 1924 | (Originally Strathmoor State Bank, 1921) |
| 4138 Vernor (Dix) at Scotten | 1925 | (replaced 4114) Current address 4132 |
| 20300 Van Dyke at Lynch | 1925 | (Pollmar and Ropes, architects) No longer extant |
| 11700 Dexter at Webb | 1925 | (also 11703) |
| 16101 Livernois at Puritan | 1926 | (Mildner and Eisen, architects) No longer extant |
| 22100 Grand River at Redford | 1926 | |
| 9601 Gratiot at Gratiot Court | 1926 | No longer extant |
| 13326 Linwood at Davison | 1926 | No longer extant |
| 14909 Warren at Alter | 1926 | (also listed as 14901 Warren) |
| 7520 Warren at American | 1926 | (Robert O. Derrick, architect) (also 7508 West Warren) |
| 4370 Grand River at Canfield | 1926 | No longer extant |
| 14143 Gratiot at Eastwood | 1926 | |
| 8643 Van Dyke at Genoa | 1926 | |
| 12203 Conant at Carpenter | 1927 | |
| 1500 Trumbull at Labrosse | 1927 | |
| 170 Bagley at Clifford (United Artists Bldg) | 1928 | |
| 13101 Mack at Lenox | 1928 | |
| 16050 Plymouth at Mansfield | 1928 | (Likely started as Peoples State Bank) |

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| | | |
|---|-------------|---|
| 201 South Oakwood Boulevard at Fort | 1928 | No longer extant |
| 20900 Fenkell at Burt | 1929 | |
| 6301 Michigan at Livernois | 1930 | (Replaced 6300 Michigan on northwest corner) |
| 14241 Fenkell at Freeland | 1930 | |
| 5666 Michigan at 35th | 1931 | (Acquired from Michigan State Bank) Current address 5668 |
| John R. at Farmer | 1931 | No longer extant |
| 9666 Gratiot at Pennsylvania | 1931 | No longer extant (originally Peninsular State Bank) |

Industrial Morris Plan Bank of Detroit (Industrial National Bank-Detroit)

Detroit’s Industrial Morris Plan Bank was founded in 1917. It was based on the “Morris Plan” of banking, introduced in 1910 by attorney Arthur J. Morris, which provided small loans to workers based on their “character” rather than collateral. In 1919, the bank was the first in Detroit to provide a loan to purchase an automobile. The Industrial Bank had quarters in the Industrial Bank Building at 1219 Griswold (Capitol Park) from 1922 to 1926, when they completed a new building at 1408 Washington Boulevard and Grand River. The bank was one of the few to reopen following the 1933 banking crisis. In 1940 it changed to a national bank and renamed itself the Industrial National Bank of Detroit. It moved into the former First National Building at Griswold and Michigan in 1948. Industrial National was absorbed by Manufacturers National Bank in 1955.⁸²



Figure 51: The Industrial National Bank branch at 2601 East Seven Mile Road.

⁸² “Detroit Bank on the Move,” *Business Week*, February 7, 1948; “Morris Plan Now National Bank,” *The Detroit*, December 23, 1940; “Industrial National’s New Main Office Opens Feb. 2,” *Michigan Investor*, January 31, 1948; “Industrial National Bowing Out,” *Detroit Free Press*, November 18, 1955.

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Known Branches

Note: Branches marked with an * were acquired by Manufacturers National Bank and became branches of that bank in 1955.

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|--|
| 6550 Cass Avenue (Stephenson Building) | 1927 | No longer extant |
| 13101 East Jefferson at Lenox | 1927 | (Savarine Hotel) (replaced by Jefferson-Coplin, 1937) |
| 4706 W. Warren at McGraw | 1927 | No longer extant (gone by 1940) |
| 100-136 Gratiot (Crowley, Milner and Co. Bldg) | 1927 | No longer extant (gone by 1940) |
| 9005 Grand River Avenue at Dailey | 1927 | No longer extant (gone by 1940) |
| 9260 Gratiot at McClellan | 1929 | No longer extant (replaced by Gratiot-Pennsylvania, 1937) |
| 7900 Vernor at Springwells | 1930 | (Originally Bank of Detroit, 1921) |
| *9900 Gratiot at Pennsylvania | 1937 | No longer extant (discontinued 1976) (possibly former Peninsular State Bank branch, 1918) |
| *Jefferson-Coplin | 1937 | No longer extant (replaced by 1968 building) |
| *4101 Fenkell at Petoskey | 1937 | (Originally Dime Savings Bank, 1928) |
| *9550 Grand River at Dundee | 1940 | (Originally Peoples State Bank, 1925) |
| *16301 E. Warren at Three Mile Dr | 1941 | (Originally Guardian Detroit Bank, 1930) (Replaced 1964) |
| *Woodward-Grand Boulevard | 1943 | No longer extant (originally Home Savings Bank, 1915) |
| *13745 Fenkell at Lesure | 1946 | (originally Guardian Detroit Bank, 1930) |
| 11700 Whittier at Kelly | 1946 | No longer extant |
| *18713 Joy Road near Southfield | 1947 | In existing storefront building |
| 1408 Washington Blvd. (Industrial Building) | 1948 | Converted from head office to branch |
| *8060 West Vernor at Inglis (auto bank) | 1952 | (Louis G. Redstone, architect) |
| *2601 E. Seven Mile at Mackay | 1953 | (Harley, Ellington, Day, architects) |
| *13401 W. Eight Mile at Schaefer | 1953 | (Louis G. Redstone, architect) |
| *1258 Washington Boulevard | 1954 | Boulevard branch moved from 1408 to 1258, the Stevens Building. Modernized the storefront for this branch. |

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Manufacturers National Bank of Detroit

Manufacturers National Bank opened in August of 1933, five months after the March 1933 banking crisis. The bank was organized by Edsel Ford, who formed it from the “rubble” of the Union Guardian Trust Company. MNB also had affiliated banks in Highland Park and Dearborn; banks in those municipalities were the only “branches” that MNB had until the 1940s. Originally headquartered in the Penobscot Building, in 1943 it purchased the former Peoples State Bank Building at Fort and Shelby. In 1952, MNB merged with the United Savings Bank, the first major bank merger since the 1933 crash. (Founded in 1902 as the Detroit United Bank, it became the United Savings Bank in 1914 and offered its customers “banking by mail.” It was one of the first two banks to fully reopen in 1933 and began offering personal checking in 1950.) Three years later, MNB merged with the Industrial National Bank, acquiring a number of that bank’s branches (see Industrial Morris Plan Bank of Detroit, above). In 1958, MNB was the first bank to offer free parking in the downtown area. After purchasing the nearby Trust Building at 607 Shelby, Manufacturers constructed a sky bridge linking it to the Fort-Shelby building. In 1962-1964, Manufacturers engaged Giffels and Rossetti architects to raze the top five floors and the interior of the seven-story building at Michigan and Griswold and construct a “modern” two-story building. After partnering with the Ford Motor Company in 1977, MNB moved its headquarters to the Renaissance Center. In 1992, it merged into Comerica.⁸³

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|---|--------------------------------------|--|
| 15365 Wyoming-Fenkell | 1950 | No longer extant (Discontinued 1983) |
| 14811 Gratiot at Tacoma | 1951 | (existing commercial building) Current address 14801 Gratiot |
| 20111 Plymouth-Evergreen | 1953 | Current address 20011 Plymouth |
| Henry Ford Hospital (Main Lobby) | 1953 | |
| 20441 W. Eight Mile at Patton | 1955 | Temporary branch, replaced 1960 by Eight Mile-Chapel |
| 12400 Kelly at Houston Whittier | 1955 | Construction began under Industrial National Bank but opened as MNB. |

⁸³ “Highlights of Michigan Banking History since Turn of the Century.” *Michigan Investor*, Golden Anniversary edition, July 26, 1952; “New National Bank Opens for Business,” *Detroit News*, August 10, 1933; “Manufacturers National Buys New Home,” *Detroit Free Press*, August 8, 1943; Kenneth A. Thompson, “Banks to Complete Merger Monday,” *Detroit Free Press*, June 29, 1952; “Industrial National-Manufacturers Merger Completed with 33 Banking Offices,” *Michigan Investor*, November 26, 1955; “Manufacturers National Bank of Detroit Provides Free Parking,” *Michigan Tradesman*, July 19, 1958; “Unique Bridge Spans Detroit Street,” *Michigan Tradesman*, August 1961; “Downtown Bank Plans Facelifting,” *Detroit Free Press*, September 16, 1962; Jon Pepper, “At 150, Comerica is a Survivor,” *Detroit News*, February 28, 1999, B1.

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| | | |
|--|-------------|--|
| 18900 Joy Road at Stahelin | 1955 | Construction began under Industrial National Bank but opened as MNB. |
| 14601 Gratiot at Pinewood | 1958 | Replaced Gratiot-Tacoma |
| 21501 W Eight Mile at Chapel (Lahser) | 1960 | Replaced temporary branch at 20441 West Eight Mile |
| 19670 Sherwood south of Outer Drive | 1963 | No longer extant |
| Greenfield near W. Eight Mile | 1963 | |
| 14661 Fenkell near Hubbell | 1962 | Current address 14546 Fenkell (replaced Warren-3 Mile Drive) |
| 16745 E. Warren at Bishop | 1964 | Current address 16729 |
| 44 Michigan at Griswold | 1964 | Current parcel address is 100 Michigan Avenue. This address was the former headquarters of Industrial National Bank in the 1915 Wayne County and Home Savings Bank (later First National) Building; it became a branch of MNB following the 1955 merger of the two institutions. The current building was built in 1964 on the site of the 1915 building |
| 14530 Livernois at Lyndon | 1965 | |
| 3000 E. Jefferson at McDougall | 1965 | (in existing storefront; discontinued 1969) |
| 2200 West Fort at 14th | 1968 | |
| 13500 W. Chicago at Schaefer | 1969 | (temporary branch opened 1968, moved here 1969) |
| 13233 East Jefferson at Coplin | 1969 | (parcel address 13201) |
| 411 West Lafayette | 1970 | (Manufacturers National Bank Building) |

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| ----- Name of multiple listing (if applicable) |



Figure 52: The Manufacturers National Bank branch at 16745 East Warren at Bishop.

Michigan Bank

The history of this bank is unclear. A biography of Michigan National Bank founder Howard J. Stoddard suggests that the Michigan Bank was an industrial bank in the pre-Depression years and was the only industrial bank to survive the Depression; however, this claim is contradicted by the survival of the Industrial National Bank (former Industrial Morris Plan Bank) during the same period. It is possible that the Michigan Bank was the Michigan Industrial Bank, which is listed in city directories in the 1920s and 1930s; however, it did not have any branches at that time. The Michigan Bank first appears under that name in the 1940 city directory with headquarters in the United Artists Building. By 1944, it had moved to the former Guaranty Trust Building at Woodward and Congress, which was then renamed the Michigan Bank Building (now the Vinton Building). The Michigan Bank was converted to a commercial bank in 1955 after it was acquired by the investors of Michigan National Bank, which had been organized in 1941, but due to the state banking laws, it remained a separate entity. In 1956, the bank moved again, this time to the main floor of the Guardian Building. The bank began opening branches in the mid 1940s, and had twelve by 1961. In 1973, following the repeal of anti-branch banking laws, Michigan Bank merged with Michigan National Bank under the latter name. That bank then merged with Standard Federal and the two were renamed LaSalle Bank Midwest in 2005; LaSalle became part of Bank of America in 2008.⁸⁴

⁸⁴ Richard D. Poll, *Howard J. Stoddard: Founder, Michigan National Bank* (East Lansing, MI: Michigan State University Press, 1980), 169-171; "Michigan Bank Plans New Move," *Detroit News*, November 12, 1944; Vera

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|---|
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| Branch Banks in Detroit, MI 1889-1970 |
| ----- Name of multiple listing (if applicable) |

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|---|
| Woodward-Grand Boulevard | 1944 | No longer extant |
| 9980 Gratiot at Harper/Cadillac | 1944 | Current address 9968 Gratiot (Dime Savings Bank, 1928) |
| 9811 Grand River at Livernois | 1944 | No longer extant |
| United Artists Building | 1945 | (closed by 1953) |
| 11120 Grand River at Northlawn | 1946 | No longer extant (Peoples Savings Bank, 1923-4) (replaced by 8333 Plymouth, 1957) |
| 21374 Grand River at McNichols | 1948 | No longer extant |
| 1420 Woodward | 1957 | (existing commercial building) |
| 8333 Plymouth at Grand River | 1957 | (replaced 11120 Grand River) |
| 17040 East Eight Mile at Kelly | 1959 | (originally opened in a temporary structure) |
| 16301 West Eight Mile at Asbury Park | 1959 | (originally opened in a temporary building) |
| 19201 Livernois | 1963 | No longer extant (originally opened in 1961 at 19163 Livernois – existing storefront) |
| 2300 East Eight Mile (Belmont Branch) | 1963 | |
| 9947 Gratiot | 1963 | No longer extant (replaced 9980 Gratiot) |
| 9000 East Jefferson (The Jeffersonian) | 1964 | (in newly built apartment building) |
| 18550 East Warren at Mack | 1964 | (replaced by later building, date unknown) |
| 8655 Greenfield at Joy | 1964 | No longer extant |
| 1253 Washington Boulevard (Book Building) | 1965 | |
| 15475 Gratiot at Eight Mile | 1965 | June 1965 (temporary) |
| 13403 West Seven Mile Road | 1965 | Moved from 13521 West Seven Mile Road (temporary location?) |
| 20000 Van Dyke Avenue | 1966 | (replaced by later building) |

Brown, "Our Times: The Bank's Move," *Detroit Times*, April 21, 1956; "Bank Opens 12th Branch," *Grand River Record*, November 16, 1961.

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| ----- Name of multiple listing (if applicable) |



Figure 53: The Michigan Bank branch at 8333 West Plymouth Road.

Michigan State Bank of Detroit

The Michigan State Bank opened in April of 1916, succeeding the private bank of Joseph Kruszewski. Kruszewski had started his private bank in 1912 as a savings institution catering primarily to Detroit’s Polish community. He was planning a conversion to a state bank in 1916 when he was murdered. The main office was originally at 3301 Junction, with a second office at 8571 Jefferson. The main office later moved to 4702 Chene at Forest, and the Junction office converted to a branch. The Michigan State Bank was never a large concern; it only expanded to five offices by 1921 and opened no other branches before it was absorbed into the Peoples Wayne County Bank in 1931.⁸⁵

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|------------------------------------|--------------------------------------|---|
| 3301 Junction at St. Hedwig | ca. 1916 | (Main office to 1919) (1903 commercial building) |
| 8571 Jefferson | 1914 | No longer extant |
| 4702 Chene at Forest | 1917 | (Malcolmson and Higgenbotham, architects) This building is present only as a ruin; only |

⁸⁵ “New Detroit Bank Opens,” *Michigan Investor*, May 6, 1916; “Highlights of Michigan Banking History since Turn of the Century.” *Michigan Investor*, Golden Anniversary edition, July 26, 1952.

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| N/A |
| Name of Property |
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| Branch Banks in Detroit, MI 1889-1970 |
| Name of multiple listing (if applicable) |

Canfield-Russell
5666 Michigan at 35th

1919
1921

portions of the first floor and one elevation remain intact
Current address 4701 Chene
No longer extant
Current address 5668



Figure 54: The Michigan State Bank branch at 5666 Michigan and 35th.

National Bank of Commerce/Guardian Detroit Bank/Guardian National Bank of Commerce

The National Bank of Commerce was established in 1907 with offices in the Union Trust Building (it would eventually take over the entire ground floor by 1913). In 1923, the bank established an “uptown” office in the General Motors Building, which would be its only branch until it acquired the Griswold-First State Bank in 1929. In 1928, the National Bank of Commerce and the Union Trust Company combined under unified stock ownership, but because trust companies were not permitted at that time to do regular banking, both entities retained their own charters and identities. National Bank of Commerce moved into the Guardian Building after the merger and sold their Fort Street offices. In 1929, National Bank of Commerce hired Albert Kahn to expand their space in the General Motors Building, and the bank acquired the Griswold-First State Bank and its branches. In 1929-30, the National Bank of Commerce and the Bank of Detroit consolidated with the Guardian Detroit Bank under the umbrella of the Guardian Detroit Union Group. The Guardian Detroit Bank had been established in 1927, one of three entities under the Guardian name, the others being the Guardian Trust Company and the Guardian Detroit company, which handled the securities side of the business. Following the

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|---|
| N/A |
| ----- Name of Property |
| Wayne County, Michigan |
| ----- County and State |
| Branch Banks in Detroit, MI 1889-1970 |
| ----- Name of multiple listing (if applicable) |

consolidation, all former branches of the Bank of Commerce (Griswold-First State Bank) and Bank of Detroit were rebranded as Guardian Detroit Banks in the fall of 1930. The Guardian Detroit Union Group, headquartered in the Guardian Building, was one of the two massive conglomerates created at the end of the merger period of the late 1920s and early 1930s (the other being the Detroit Bankers Company). In late 1931 the Guardian Detroit Bank and the National Bank of Commerce fully merged. At that time, the former Guardian Detroit Bank branches were renamed as Guardian National Bank of Commerce branches, although the application of the new name was not consistent in the individual bank listings in city directories. The Guardian group went under in the 1933 banking collapse and never reopened. Its creditors eventually recouped up to 92 percent of what they had lost.⁸⁶



Figure 55: The Guardian Detroit Bank branch at 20845 Fenkell and Burt.

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|----------------------------------|--------------------------------------|--------------------------------|
| General Motors Building | 1923 | (As National Bank of Commerce) |
| Jefferson-Alter | 1932 | No longer extant |

⁸⁶ "The New National Bank," *Detroit Saturday Night*, March 16, 1907; "New National Bank a Go," *Detroit Free Press*, March 3, 1907; "Bank Combine Approved," *Detroit Times*, January 14, 1928; "New Bank Office to Open Monday," *Detroit Free Press*, June 30, 1929; "Merger of Local Banks is Effected," *Detroit Free Press*, March 1, 1929; "2 Bank Units to be Merged," *Detroit News*, December 20, 1931; "4,500 to Share Bank Payoff," *Detroit News*, December 18, 1938; "A Welcome," (advertisement), *Detroit Free Press*, June 26, 1930, 18; "Effective Today," (advertisement), *Detroit Free Press*, January 2, 1932, 10.

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|---|
| N/A |
| ----- Name of Property |
| Wayne County, Michigan |
| ----- County and State |
| Branch Banks in Detroit, MI 1889-1970 |
| ----- Name of multiple listing (if applicable) |

| | |
|---|-------------|
| 13745 Fenkell at Lesure | 1930 |
| 20845 Fenkell at Burt | 1930 |
| 16301 E Warren at Three Mile Drive | 1930 |
| 2601 Gratiot at Chene | 1931 |
| 8001 West Vernor Hwy at Springwells | 1931 |

(Smith, Hinchman, and Grylls, architects) No longer extant (Replaced 1917 First State Bank Branch)

For other known branches, see predecessor institutions, German-American Bank (First State Bank) and Bank of Detroit, which were renamed as Guardian Detroit Bank/Guardian National Bank of Commerce branches.

National Bank of Detroit

National Bank of Detroit was one of two banks (the other being Manufacturers National Bank) to open immediately following the banking collapse of March 1933. It took over the assets of the former First National Bank and Guardian National, opening its offices in the former First National Building. NBD was partially underwritten by General Motors Corporation; GM was able to sell its holdings in NBD in 1945. NBD also reopened a number of the branches of the former First National and Guardian National Banks, but also began opening new branches in the 1940s. They adopted a "Georgian Colonial" style for new branches at that time. By 1952, National Bank of Detroit was the largest in the state, and by 1955 it had fifty branches across the city. In 1959-60, the Albert Kahn firm designed a new fourteen story headquarters for NBD on the block bounded by Woodward, Congress, Griswold, and Fort (now known as the Qube). NBD merged with the Bank of Livonia in 1961. In 1995, after merging with First National Bank of Chicago, it became First Chicago-National Bank of Detroit; in 1999 the name was changed to BankOne. In 2004 the bank was purchased by J. P. Morgan Chase and the bank and branches were rebranded to Chase Bank.⁸⁷

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|------------------------------------|--------------------------------------|---|
| Uptown Office (GM Building) | 1933 | |
| 6499 Chene at Milwaukee | 1933 | No longer extant (Peoples State Bank, 1916) |

⁸⁷ "Highlights of Michigan Banking History since Turn of the Century." *Michigan Investor*, Golden Anniversary edition, July 26, 1952; "Open 14 More Branches of New Bank," *Detroit Times*, April 18, 1933; "New Bank in Northwest," *Detroit Free Press*, August 15, 1949; "Two Detroit-Area Banks to Merge," *Michigan Tradesman*, November 1961.

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| N/A |
| ----- Name of Property |
| Wayne County, Michigan ----- County and State |
| Branch Banks in Detroit, MI 1889-1970 ----- Name of multiple listing (if applicable) |

| | | |
|---|-------------|---|
| 5460 Fort at Junction | 1933 | No longer extant (Central Savings Bank, 1912); replaced by new bank building, ca. 1974 |
| 9143 Grand River at Joy | 1933 | No longer extant (Dime Savings Bank, 1918) |
| 14350 Grand River at Mark Twain | 1933 | No longer extant (Central Savings Bank, 1927) |
| 9601 Gratiot at Gratiot Court | 1933 | No longer extant (Home Savings Bank, 1926) (Relocated to 9203 Gratiot, 1955) |
| 7870 Jefferson at West End | 1933 | (Peoples State Bank, 1919) |
| 6465 East Jefferson at Beaufait | 1933 | No longer extant (Dime Savings Bank, 1917) (replaced by 3300 East Jefferson, 1975) |
| 11262 Mack at St. Jean | 1933 | No longer extant (Wayne County and Home Savings Bank, 1920) |
| 5622 Michigan at Junction | 1933 | (Home Savings Bank, 1906) |
| 13244 Jefferson at Coplin | 1933 | No longer extant (Home Savings Bank, 1913) (Relocated to Jefferson-Philip, 1935) (expanded 1953) |
| 170 Bagley at Clifford (United Artists Bldg) | 1933 | (Home Savings Bank, 1928) Current address 150 Bagley (replaced by 1431 Washington Boulevard, 1982) |
| 4629 Grand River at Fourteenth | 1933 | No longer extant (Peoples State Bank, 1922) |
| 13771 Gratiot at Greiner | 1933 | (Central Savings Bank 1925) |
| 6301 Gratiot at Mt. Elliott | 1933 | (Home Savings Bank, 1906) (replaced by 7400 Gratiot, 1981) |
| 1473 Gratiot at Riopelle | 1933 | No longer extant (Peoples Savings Bank, 1905) (replaced by 2941 Russell, 1976) |
| 9300 Kercheval at McClellan | 1933 | No longer extant (Home Savings Bank, 1909) (Consolidated with Mack-Baldwin, 1942) |
| 9048 Linwood at Clairmount | 1933 | (Peoples State Bank, 1924) |
| 16101 Livernois at Puritan | 1933 | No longer extant (Wayne County and Home Savings Bank, 1926) |
| 7701 Mack at Baldwin | 1933 | No longer extant (Peoples State Bank, 1913) (Consolidated with Kercheval-McClellan, 1942) |
| 2644 Michigan at Eighteenth | 1933 | No longer extant (Home Savings Bank 1896) (Demolished for Michigan Avenue widening and |

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| N/A |
| Name of Property |
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| Branch Banks in Detroit, MI 1889-1970 |
| Name of multiple listing (if applicable) |

| | | |
|--|-------------|---|
| 8001 Vernor Hwy at Springwells | 1933 | relocated to Michigan-Nineteenth, 1941) No longer extant (Guardian Detroit Bank 1931) (Replaced by later bank, ca. 1984) |
| 14909 Warren at Alter | 1933 | Expansion 1951 (Wayne County and Home Savings Bank, 1926) |
| 4765 W Warren at 31st | 1933 | (Peninsular State Bank, 1918) Current address 4755 W Warren |
| 11341 Woodward at Lawrence | 1933 | (Peninsular State Bank, 1917) (Relocated to 11606 Woodward at Englewood, 1955) |
| 5061 Woodward (Maccabees Building) | 1933 | Expanded 1947 (American State Bank, 1927) |
| 7389 Grand River at Lothrop | 1934 | No longer extant |
| 14555 East Jefferson at Philip | 1935 | Expansion 1954 (Peoples State Bank, 1926) |
| 18203 Fenkell at Grand River | 1937 | Expansion 1951 (Central Savings Bank, 1926) |
| 13000 McNichols at Sorrento | 1941 | (Roy W. Akitt, architect) |
| 2641 Michigan at Nineteenth | 1941 | No longer extant |
| 20500 Van Dyke near Eight Mile | 1942 | Expanded 1954 |
| 549 Griswold (Buhl Building) | 1948 | |
| 15633 W. Seven Mile near Winthrop | 1949 | |
| 17701 Warren at Southfield | 1954 | (Opened in a temporary building at 17733 West Warren, 1952) |
| 20465 Dequindre near Eight Mile | 1954 | (Opened in a temporary building, 1952) |
| 9203 Gratiot at Belvidere | 1955 | Moved from 9601 Gratiot |
| 11606 Woodward at Englewood | 1955 | Moved from 11341 Woodward |
| 17221 W. Eight Mile at Lindsay | 1957 | |
| 12801 Joy Road at Appoline | 1957 | |
| 10201 West Seven Mile Road at Wyoming | 1961 | No longer extant (discontinued December 1982) |
| 18285 Grand River Avenue at Fenkell | 1962 | Grand River-Fenkell Annex |
| 1555 East Lafayette at Orleans | 1963 | No longer extant (two story Lafayette Park commercial building now demolished) |
| 15875 Greenfield at Puritan | 1964 | |
| 1450 Trumbull at Porter/Labrosse | 1965 | (Opened in a temporary branch, 1964) |
| 19301 West McNichols at Outer Drive | 1965 | (Opened in a temporary branch, 1963 at 19345 W. McNichols) |
| 6181 Cadieux near Harper | 1966 | Opened as 6211 Cadieux |
| 1345 Erskine at Russell (Eastern Market) | 1966 | (discontinued November 1970) |

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| ----- Name of Property |
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| Branch Banks in Detroit, MI 1889-1970 |
| ----- Name of multiple listing (if applicable) |

21525 West Seven Mile at Chapel

1967

No longer extant



Figure 56: The National Bank of Detroit branch at 11606 Woodward at Englewood.

Peninsular Savings Bank (Peninsular State Bank)

Founded in 1887, the Peninsular Savings Bank first occupied offices in the Telegraph Block on Griswold. In 1891, it engaged architect Gordon W. Lloyd to enlarge the former J. C. Whitney Building on Fort between Griswold and Shelby, adding a fifth story and moving the entrance. At the time, Peninsular was one of only three banks to have their own buildings (the others were First National and the Wayne County Savings Bank. The bank moved to another new building, a five story structure at 138 West Fort, in 1910, and changed its name to the Peninsular State Bank in 1911. Peninsular Savings/State Bank opened over 30 branches between 1903 and 1929. In 1930, it was acquired by the Detroit Bankers Company and incorporated into the People’s Wayne County Bank. The following year, it became First National, which closed during the 1933 banking crisis.⁸⁸

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|-------------------------------------|--------------------------------------|---------------------|
| 2580 Michigan Avenue at 18th | 1902 | |

⁸⁸ “Detroit Bank and Trust Companies, Statistical Data,” compiled by Livingstone, Crouse and Company, Detroit, MI, January 1929; “New Home of Peninsular State Bank,” *Detroit Saturday Night*, August 3, 1912; “Peninsular Bank Building,” *Detroit Free Press*, June 21, 1891; “Handsome New Home Planned for Peninsular Savings Bank,” *Detroit Free Press*, January 11, 1910; ‘2 Big Detroit Banks Merge,” *Detroit News*, November 22, 1931.

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| ----- Name of Property |
| Wayne County, Michigan |
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| Branch Banks in Detroit, MI 1889-1970 |
| ----- Name of multiple listing (if applicable) |

| | | |
|--|-------------|--|
| 2337 Gratiot at Chene (northwest corner) | 1903 | No longer extant |
| River Street (8001 Jefferson) West End | 1906 | (in a larger commercial building) |
| 4898 Grand River at 16th | 1909 | Also listed as 4892 |
| 1300 Broadway at Gratiot (Tobin Building) | 1912 | |
| Kercheval - Concord | 1912 | No longer extant |
| Gratiot - Van Dyke | 1913 | No longer extant |
| Woodward - Rosedale | 1913 | (not listed by 1918) (became Woodward/Lawrence.) |
| Mt. Elliott - Harper | 1913 | (Van Leyen & Schilling, architects) No longer extant (demolished for I-94 freeway) |
| Woodward - Warren | 1915 | No longer extant |
| 5602 Dix (Vernor) at Junction | 1916 | |
| Harper - Dubois | 1916 | (Rogers, Bonnah, and Chaffee, architects) No longer extant (not listed by 1920) |
| Jefferson-Helen | 1917 | No longer extant |
| 11341 Woodward at Lawrence | 1917 | |
| 8855 Woodward at Hazelwood | 1917 | (Donaldson and Meier, architects) |
| 2501 Russell at Winder | 1918 | (storefront) |
| 4765 Warren at 31st | 1918 | (George V. Pottle, architect) |
| 7707 Michigan at Central | 1918 | Current address 4755 |
| 9666 Gratiot at Pennsylvania | 1918 | (George L. Mason, architect) |
| 8464 Grand River at Quincy | 1918 | No longer extant |
| Grand River-3 rd -Henry | 1920 | (Dalton R. Wells, architect) |
| Chene-Ferry (northwest corner) | 1921 | (Donaldson and Meier, architects) |
| 10151 Kercheval at Hurlbut | 1921 | No longer extant |
| 12 th -Clairmount | 1921 | (Jos Gwizdowski, architect) No longer extant |
| Twelfth-Davison | 1924 | (George V. Pottle, architect) |
| Fenkell-Livernois | 1924 | No longer extant |
| 6702 W Warren at Walton | 1925 | No longer extant |
| 12545 Linwood at Fullerton | 1925 | |
| Mack-Newport | 1926 | No longer extant |
| Grand River-Livernois | 1927 | No longer extant |
| Grand River-Hubbell | 1929 | Location not determined |

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| ----- Name of multiple listing (if applicable) |



Figure 57: The Peninsular State Bank branch at 6702 West Warren at Walton.

Peoples Savings Bank (Peoples State Bank)

In 1871, the Peoples Savings Bank organized and opened in offices on Woodward Avenue below Jefferson. The bank later moved to the Buhl Block and then, in 1890, to the corner of Fort and Griswold. Peoples Savings Bank merged with the State Savings Bank in 1907. The State Savings Bank had been founded in October of 1883, and before merging with Peoples constructed a stately new building at the corner of Fort and Shelby, moving into the new building in 1900. By 1901, the State Savings Bank had a separate women’s department for their commercial accounts. Shortly after the merger, Peoples State opened a women’s branch in the Washington Arcade. In 1909, Peoples State acquired the United States Savings Bank, which had been founded in 1877 as the private McLellan and Anderson Bank. Peoples State Bank began opening branch banks in 1905 and had 45 branches by 1928, when it merged with the Wayne County and Home Savings Bank to form the Peoples Wayne County Bank. Two years later, Peoples became part of the First National Bank conglomerate, which closed after the 1933 banking crisis.⁸⁹

⁸⁹ “Bank Merger is Affected,” *Detroit News*, February 16, 1928; “Women’s Commercial Branch,” *Detroit Free*

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| Branch Banks in Detroit, MI 1889-1970 |
| ----- Name of multiple listing (if applicable) |



Figure 58: The Peoples State Bank branch at 3400 Bagley Avenue and 23rd Street.

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|--|
| 1473 Gratiot at Riopelle (northwest corner) | 1905 | No longer extant |
| Russell-Lyman | 1906 | No longer extant |
| 7870 Jefferson West | 1907 | (Replaced with current building in 1919) |
| 5527 Michigan at Junction | 1907 | Current address 5517 |
| 3400 Bagley (Baker) and 23rd | 1911 | (John Scott, architect) |
| Grand River-Brooklyn | 1913 | No longer extant |
| 6499 Chene at Milwaukee | 1913 | (Donaldson and Meier, architects) No longer extant |

Press, December 30, 1906; "Detroit Bank and Trust Companies, Statistical Data," compiled by Livingstone, Crouse and Company, Detroit, MI, January 1929; "Leading Banks, Banking Houses and Managing Bankers," *Detroit Journal*, June 5, 1901; "Reasons for Merger of Banks," *Detroit Free Press*, December 30, 1906.

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N/A

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County and State

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Name of multiple listing (if applicable)

| | | |
|--|----------------|---|
| East Jefferson-Beniteau | 1913 | (Chittenden and Kotting, architects) No longer extant |
| 7701 Mack at Baldwin | 1913 | (Spier and Gehrke, architects), No longer extant |
| Michigan-Addison | 1914 | (orig. Springwells State Bank) No longer extant |
| 6901 Gratiot at Canton | 1916 | |
| Russell-Garfield | 1916 | No longer extant (remodeled commercial building) |
| 6080 Woodward at Piquette | 1916 | Current address 6070 (in existing commercial building) |
| Grand River-Holmur | 1917 | No longer extant |
| 9403 Oakland at Kenilworth | 1917 | |
| 4701 W. Warren at 30th | 1917 | |
| 22000 Grand River Avenue at Lahser | 1917 | (C. William Palmer, architect) Originally Peoples State Bank of Redford |
| Gratiot-Fischer | 1918 | Not found |
| Hastings-Erskine | 1918 | No longer extant |
| 8710 Ferndale (W. Vernor) at Lawndale | 1920 | (Albert Kahn, architect) |
| 13340 Kercheval at Lakeview | 1920 | (Donaldson and Meier, architects) |
| 7448 Harper at Townsend | 1920 | (Donaldson and Meier, architects) Current address 7450 |
| 9956 Forest at Cadillac | 1920 | (Donaldson and Meier, architects) |
| Twelfth-Seward | 1921 | No longer extant |
| Woodward-Alexandrine | 1921 | No longer extant |
| 4629 Grand River at 14 th | 1922 | No longer extant |
| Fort Boulevard and Fort Street | 1922 | No longer extant |
| Charlevoix-Gladwin | 1923-34 | No longer extant |
| Hastings-Farnsworth | 1923-24 | No longer extant |
| 3703 Fenkell at Dexter | 1923-24 | (Spier and Gehrke, architects) |
| 12800 Woodrow Wilson (Oakman) at Glendale | 1923-24 | (Spier and Gehrke, architects) |
| Mack-Harding | 1923-24 | (Albert Kahn, architect) No longer extant |
| Jos Campau-Carpenter | 1923-24 | (Spier and Gehrke, architects) |
| 11120 Grand River at Northlawn | 1923-24 | No longer extant |
| 5047 Chene at Theodore | 1923-24 | |
| 9048 Linwood at Clairmount | 1924 | (Spier and Gehrke, architects) |
| 6061 Vernor Highway (Dix) at Military | 1925 | (Albert Kahn, architect) |
| 3401 Michigan at 23rd | 1925 | |
| Mack-Alter | 1926 | No longer extant |
| Dexter-Burlingame | 1926 | No longer extant |
| 9550 Grand River Ave at Dundee | 1926 | |
| 13341 Gratiot at Hickory | 1926 | (Albert Kahn, architect) |
| Grand River Ave-Lesure | 1926 | No longer extant |

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| Branch Banks in Detroit, MI 1889-1970 |
| ----- Name of multiple listing (if applicable) |

| | | |
|---------------------------------------|-------------|---|
| 14555 East Jefferson at Philip | 1926 | |
| 7400 West Warren at Prairie | 1926 | |
| 5000 East Davison at Six Mile | 1926 | (Albert Kahn, architect) (Also listed as 5000 E. McNichols) |
| 12157 Linwood at Richton | 1929 | (Albert Kahn, architect) (Begun as Peoples State Bank but opened as Peoples Wayne County) |

Standard Federal Savings and Loan

This bank opened as Standard Savings and Loan Association in April of 1893, succeeding the Workman’s Savings and Loan Association, with offices in the McGraw Building at Griswold and Lafayette. In 1914, the bank purchased the Bank Chambers Building at the northeast corner of Griswold and Larned and remodeled the ground floor for its expanded offices. In 1927, it moved to the northwest corner of Griswold and Jefferson (original site of Detroit’s first building, St. Anne’s Church) and built an eight-story office building with exterior sculpture by Corrado Parducci. This building was completed in 1930. Standard Federal was one of the few banks in Detroit to reopen after the 1933 banking crisis. The bank opened its first branch in 1948 in northwest Detroit, and opened branches outside the city limits beginning in 1957. In 1950, the bank switched from a state charter to a federal one, renaming as Standard Federal Savings and Loan. Following the repeal of the anti-branch banking law in 1971, the bank relocated its main office to West Big Beaver Road in Troy. It was later known as Standard Federal Bank (1985) and then LaSalle Bank Midwest in 2005 after its acquisition by ABN AMRO. In 2008, it was purchased by Bank of America and merged into that bank.⁹⁰

Known Branches

| <u>Location (EXTANT in bold)</u> | <u>Built date</u> (or present by) | <u>Status/Notes</u> |
|--|--------------------------------------|---|
| 17540 Grand River near Southfield | 1948 | Original branch, no longer extant |
| 11600 Kelly and Whittier | 1954 | No longer extant (replaced by 11511Kelly) |
| 10641 Joy Road at Manor | 1955 | |
| 16841 Schaefer near McNichols | 1958 | |
| 16530 East Warren at Outer Drive | 1961 | |
| 14628 East Jefferson and Manistique | 1962 | |
| 14221 Greenfield near Grand River | 1963 | (Now a strip mall) |
| 24224 Joy Road at Telegraph | 1963 | |
| 11511 Kelly Road | 1966 | Replaced 11600 Kelly |

⁹⁰ “Standard Federal’s 100th Year,” *Detroit Monitor*, April 29, 1993, 2; “Standard Federal Bank History,” <http://www.fundinguniverse.com/company-histories/standard-federal-bank-history/>.

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17600 Grand River near Southfield

ca. 1970

New building in location of original 17540 Grand River branch



Figure 59: Standard Federal Bank branch at 14628 East Jefferson and Manistique.



Figure 60: Standard Federal Bank branch at 14628 East Jefferson in 1963, from the Burton Historical Collection.

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F. Associated Property Types

Name of Property Type: **Branch Banks in Detroit, MI 1889-1970**
(COMMERCE-TRADE/Financial Institution)

Description

This Multiple Property Documentation Form (MPDF) describes and evaluates the property type of bank buildings constructed as branches of a parent bank within the city of Detroit from 1889 until 1970. Eligible branch banks under this MPDF are buildings constructed chiefly to house the operations of a bank branch. These typically do not include buildings constructed as the main office (headquarters) of a bank or multi-tenant commercial buildings in which the branch bank leased or occupied less than the majority of the building's space (e.g. storefronts). To be eligible, branch banks must be located within the boundaries of the city of Detroit, and retain sufficient integrity and historic characteristics to enable identification with the property type, including the appearance of the façade, significant character-defining features, and the basic configurations of their floor plans and main entrances.

Significance

Branch Banks in Detroit (1889-1970) are significant within the historic contexts documented in Section E of this Multiple Property Documentation Form, in particular for their role in the history of Detroit's business and industrial development, for their place within the development of Detroit neighborhoods and ethnic communities, and for their contribution to the visual character and sense of place of the city of Detroit. Branch banks developed in Detroit as a way for banks to conveniently serve customers in the city as it expanded during the late nineteenth and early twentieth century. Although the legality of branch banking was often under question during the same period, branch banking became an accepted practice so long as the branches were within the boundaries of the same municipality in which they held their head office. Hundreds of branch banks were added along major transportation corridors and at key neighborhood intersections throughout the early twentieth century in order to serve the expanding neighborhood populations of the city. Banks not only serviced their customers and provided income for their parent banks, but also served as important visual symbols of the wealth and solidity of the surrounding community. Banks may also be significant in relation to important people who worked or were associated with the particular branch bank.

Following a period of frenzied mergers and then financial collapse during the early days of the Depression which closed, temporarily or permanently, many of Detroit's branch banks, the city's financial industry slowly began to recover in the late 1930s and 1940s. Banks which had maintained their branches in pre-Depression buildings or temporary accommodations began building again in the late 1940s and 1950s, when banking supported the once-again surging economy of the city and provided banking and loan services to Detroit's residents. Banks instituted new technologies and services such as drive-through windows and credit cards and, due to anti-branch banking laws, the presence of branch banks in the city remained strong to the end of the period (1970).

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This property type holds significance primarily in the area of COMMERCE (subset: Banking) and in ARCHITECTURE. Individual buildings within the property type may have significant associations including COMMUNITY PLANNING AND DEVELOPMENT, ECONOMICS, SOCIAL HISTORY, ETHNIC HERITAGE and others. The significance of this property type is primarily for its contribution to the local history of Detroit, Michigan but that does not exclude potential significance at a regional, state, or national level for particular properties.

Branch banks may be listed under the National Register Criteria A, B, and/or C. In order to be eligible for listing under this MPDF, properties nominated (including individual buildings, complexes, and districts) must meet National Register eligibility requirements for significance under the chosen criteria. Properties may be significant as outstanding examples of their type or which played a definably significant role in one or more broad patterns of history as presented in the context statement; or they may be significant as representative examples of their type or as reflecting a certain aspect of the history set forth in the context statement. Evaluation of a property’s significance must include comparisons with other properties that reflect the same history and/or historical associations. Although this evaluation looked at only a limited number of interiors, buildings that retain some measure of their historic interior finishes such as lobby and banking room ceilings, dados, and door and window trim, for example, are viewed as retaining a higher state of integrity, and thus more comparative significance, for eligibility purposes than those that do not.

Examples of specific criteria associations for branch banks in Detroit include:

Criterion A:

1. Branch banks that possess important associations with the major periods of growth and development of branch banking in Detroit as defined in Section E, including
 - a. The beginnings of branch banking in the period of the 1880s to 1910s, particularly the early expansion of branch banking along major thoroughfares such as Gratiot Avenue
 - b. The boom period of branch banking from around 1918 to 1933 and its expansion into neighborhoods across the city as a critical service to residents
 - c. The collapse and gradual recovery of branch banking following the 1933 banking crisis.
2. Branch banks that are important in demonstrating the early development of financial services in the city, such as the oldest surviving branch of a particular bank.
3. Branch banks that possess important associations with the physical growth and development of the city along major transportation routes and in developing neighborhoods, for example a bank that opened as part of the development of a new neighborhood or the extension of the streetcar system to a new line; or that are important in illustrating the phenomenal economic and population growth of the city in the early decades of the twentieth century and the development of the city’s economic and industrial importance, such as a bank built to serve a specific industrial development and the neighborhood associated with it.
4. Branch banks that have important associations with the city’s various ethnic, racial, religious or social groups, or that reflect the provision of services to certain types of customers, such as a bank designed to appeal to women, or a branch bank notable as the first to be owned or operated by African Americans.

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Criterion B:

Branch banks may be eligible under Criterion B if they demonstrate importance related to a significant person and if the branch bank is directly related to that individual's important contribution.

Criterion C:

1. Branch banks that are important examples of the work of significant architects, landscape architects, planners, engineers, builders, or other developers, particularly Detroit- or Michigan-based architects, but also including important designers from outside of the city and state
2. Branch banks that are important examples within a particular architectural style due to their unusually elaborate design and/or use of materials, or that were influential in the stylistic development of branch bank buildings, or that are rare or otherwise notable for their design
3. Branch banks that exhibit outstanding characteristics or unusual use of materials influential in the development of bank construction
4. Branch banks that are important in illustrating technological innovations relative to the construction and design of banks
5. Branch banks that are important examples of trends in the provision of amenities or services characteristic of their era or whose physical characteristics reflect the needs of or appeal to certain types of customers, for example early drive-up banks.

Registration Requirements

To be eligible under this Multiple Property Documentation Form, branch banks must possess one or more of the characteristics and qualities described above, and must retain sufficient integrity to illustrate the building's specific association to the historic contexts described in Section E. Integrity is evaluated in relation to seven aspects or qualities identified and defined by the National Park Service as:

Location

Location is the place where the historic property was constructed or the place where the historic event occurred. The relationship between the property and its location is often important to understanding why the property was created or why something happened. The actual location of a historic property, complemented by its setting, is particularly important in recapturing the sense of historic events and persons. Except in rare cases, the relationship between a property and its historic associations is destroyed if the property is moved.

Design

Design is the combination of elements that create the form, plan, space, structure, and style of a property. It results from conscious decisions made during the original conception and planning of a property (or its significant alteration) and applies to activities as diverse as community planning, engineering, architecture, and landscape architecture. Design includes

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such elements as organization of space, proportion, scale, technology, ornamentation, and materials.

Setting

Setting is the physical environment of a historic property. Whereas location refers to the specific place where a property was built or an event occurred, setting refers to the *character* of the place in which the property played its historical role. It involves *how*, not just where, the property is situated and its relationship to surrounding features and open space.

Materials

Materials are the physical elements that were combined or deposited during a particular period of time and in a particular pattern or configuration to form a historic property. The choice and combination of materials reveal the preferences of those who created the property and indicate the availability of particular types of materials and technologies. Indigenous materials are often the focus of regional building traditions and thereby help define an area's sense of time and place.

Workmanship

Workmanship is the physical evidence of the crafts of a particular culture or people during any given period in history or prehistory. It is the evidence of artisans' labor and skill in constructing or altering a building, structure, object, or site. Workmanship can apply to the property as a whole or to its individual components. It can be expressed in vernacular methods of construction and plain finishes or in highly sophisticated configurations and ornamental detailing. It can be based on common traditions or innovative period techniques.

Feeling

Feeling is a property's expression of the aesthetic or historic sense of a particular period of time. It results from the presence of physical features that, taken together, convey the property's historic character.

Association

Association is the direct link between an important historic event or person and a historic property. A property retains association if it is the place where the event or activity occurred and is sufficiently intact to convey that relationship to an observer. Like feeling, association requires the presence of physical features that convey a property's historic character.

Because feeling and association depend on individual perceptions, their retention *alone* is never sufficient to support eligibility of a property for the National Register.

In general, branch banks eligible under this MPDF should retain their character-defining features: the qualities conveyed by the building's materials, features, spaces and finishes. Many Detroit branch banks have lost some of these elements, due to deterioration over time, lack of maintenance, or alterations to accommodate new uses and new technology. Many of the branch banks that closed following the bank collapse of 1933 never reopened as banks. Common re-uses for branch bank buildings are churches and beauty-related businesses (e.g. hairdressers/barbers), whose

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neighborhood-focused business model is well-adapted to the size and location of former branch banks. It is to be expected that common alterations, such as replacement windows and doors and the removal of or damage to architectural and ornamental elements, will not automatically disqualify a building for listing. Such alterations must be evaluated within the context of the building’s overall ability to convey the association and feeling related to its significance within the contexts established in Section E, and comparison of the building’s integrity to other examples of that particular building design, if relevant. Interior alterations are even more common than exterior alterations, and must also be balanced with evaluation of the overall significance and integrity of the building. The nature of the banking industry meant that interiors were often remodeled to reflect current fashion and the changing needs of bank staff and patrons, and subsequent changes in use have often further altered bank interiors. Again, the loss of important interior spaces and details must be evaluated within the context of the building’s overall integrity and historic significance before deeming the building eligible or not. An evaluation of eligibility for an individual building must include sufficient images and descriptive information of the interior to permit an evaluation of interior integrity.

Because many branch banks in Detroit were built to similar plans (for example, the many copies of the Peoples State Bank), an individual nomination under Criterion C must evaluate the architectural significance and integrity of the nominated building within the context of the entire body of remaining copies of that type across the city.

For a branch bank to be individually listed under Criterion C it should:

- Be at least 50 years old, unless a case can be made for exceptional significance under Criteria Consideration G;
- Retain its intact and exposed original exterior wall materials;
- Retain the majority of its historic door and window openings on its primary façade(s), either unaltered, or altered in a manner appropriate to the building’s historic character using materials, profiles, and sizes similar to the original element;
- Retain significant character-defining decorative elements and/or elements intrinsic to its style and plan (e.g. columns, balustrades, drive-through windows, etc.); and
- Retain the overall feeling or character of the building for the time period in which it was built

Changes over time in color and materials are acceptable if they are compatible with the building’s original design. Buildings for which significant features have been subsequently hidden, but are still intact – for example, windows or doors boarded up – may be evaluated for integrity if enough of the non-historic coverings are removed to demonstrate that historic finishes are substantially intact.

For individual listing under Criterion A or to be considered a contributing element to a district under Criterion C, some alteration to the above requirements are acceptable, as long as they do not cause irreversible damage to original fenestration patterns or spaces. Examples of permissible alterations include:

- Alterations to portions of exterior walls if they occur on secondary side elevations or those not visible from the public right-of-way;

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- Alterations made in the past that are easily reversible such that the historic character of the property can be restored; and
- Additions that are made on rear elevations or that are not visible from the public right-of-way, that do not visually overwhelm the massing, scale, materials, and character of the original building, and that are removable leaving the original building intact.

Serious losses of integrity that may disqualify a building from listing on the National Register of Historic Places include:

- Alteration or loss of the exterior wall materials on the primary façade(s) and on significant portions of the secondary façade(s) or those visible from the public right-of-way;
- The addition of non-historic cladding materials on the primary façade(s) and on significant portions of the secondary façade(s) or those visible from the public right-of-way;
- Irreversible alterations to the building’s door and window openings
- Exterior alterations that are irreversible or that would be extremely difficult, costly or damaging to the building to reverse; and
- Non-historic additions that do not respect the massing, scale, materials, and character of the original building or whose construction has caused irreversible damage to the building’s character-defining features.

Individual bank buildings may also have specific requirements for integrity under the sub-types discussed below.

Property Sub-types

I. Corner Lot-Line Banks

Description

Corner Lot-Line banks were the dominant branch bank type during the late nineteenth and early twentieth centuries and most remaining examples date from the 1890s through World War II. They were typically rectangular in shape, with the long side of the rectangle along the side street, but because of Detroit’s idiosyncratic street grid, Corner Lot-Line banks are often found in wedge shapes (with the narrow corner facing the street intersection) and other irregular footprints dictated by the street pattern. Corner Lot-Line banks are usually one or two stories in height, although there were a few of three stories. The larger banks might lease space at the rear or on the upper story of the building to tenants, typically as office space for professionals. It was most common for the main entrance to be located on the angled corner of the building facing the street intersection, although entrances aligned with one or other street were also often seen. The street-facing entrances were almost universally on the larger, busier main street rather than a side street. The two street-facing facades were usually equally decorative, although a main street-facing façade might have a more prominent aspect due to the entry. The secondary elevation at the short side of the building typically abutted and was concealed by an adjoining building, while the rear elevation often faced an alley. A secondary entrance might be located at the far end of the side façade, especially if there were

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additional tenants in the building. A night depository box, either original or added later, is a typical feature of the corner bank. Corner Lot-Line banks of the late nineteenth and early twentieth centuries were typically rendered in Classical revival styles shading from accurate reproductions to looser interpretations. Later in the period, they reflected the rise of Art Deco and Moderne styles. Some Corner Lot-Line Banks were later modified with drive-through windows, usually attached to the back of the building or in a new addition. This reflects a natural progression in the history of branch banks and, as long as the modifications were done within the period of significance for this MPDF (1889-1970) and do not significantly impact the character-defining features of the original design, does not disqualify the building for listing.

Significance

Corner Lot-Line Banks are significant within the general contexts listed in Section E of this MPDF. Corner Lot-Line Banks reflect the high profile that branch banks were expected to maintain in their neighborhoods and communities, both to attract business and to symbolize the prosperity and strength of its community. As a property sub-type, they appeared along major commercial corridors and at the intersections of major streets within city neighborhoods. They almost always were designed as an integral part of the commercial streetscape, adjoining other buildings to form a continuous block (although many have since lost their adjacent building). Corner Lot-Line Banks are significant in Detroit for their ability to illustrate patterns of growth in the city and the relationship of financial institutions to the surrounding communities and their residents.

Corner Lot-Line Banks may be listed under National Register Criteria A, B, and/or C as outlined above. They will typically be significant at the local level for their contribution to the history of Detroit.

Registration Requirements

A building eligible under the Corner Lot-Line property sub-type must retain sufficient integrity of location, design, setting, workmanship, materials, association, and feeling to convey and illustrate its association with the characteristics of the sub-type and its important associations with the historic contexts under which it is evaluated as eligible.

In addition to the general registration requirements listed above, Corner Lot-Line Banks should retain:

- Rectangular or wedge/irregular shape that reflects the adjoining street grid
- Decorative (styled) façades on both street-facing elevations
- Their original entrance (corner or street-facing) location and some fabric that indicates there was a door (architectural surround or frame), but not necessarily the door itself.
- Their original window openings and surrounds (indicated by brickwork, jambs, etc.). Infilling or blocking down the size of the windows are acceptable alterations as long as they remain reversible (e.g. by removing the blocking or infill materials).
- Public-oriented ground-floor space that reflects the typical characteristics of commercial space along city streets, such as large windows, a public entrance, and an interior open lobby; and

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- Sufficient architectural integrity and historic characteristics to enable identification as the property type, including the appearance and stylistic details of the façade(s).

II. Mid-Block Banks

Description

Mid-Block Banks were relatively rare during the early branch bank period through the 1930s, although isolated examples from that period do exist. They are more likely to appear in the 1930s and 1940s and, like the corner banks, were integrated into the streetscape. They were typically rectangular in shape, with a more regular footprint than their corner cousins due to their location along the block. Mid-Block Banks are usually one or two stories in height, although they may reach to three stories. Like the Corner Lot-Line Banks, the second or third floors of Mid-Block Banks may have contained leased office space. The main entrance was always located on the only street-facing front of the building, with secondary entrances at the alley in the rear of the building. The main façade was decorative with the side and back elevations plain, although the decorated facades might wrap around to the first bay of the side elevations if adjacent buildings were not attached or were set back. A night depository box, either original or added later, is also typical on a Mid-Block Bank. Because Mid-Block Banks are from the 1930s and 1940s, they typically appear in Art Deco or Moderne styles, although a few Classical Revival buildings are present. Some Mid-Block Banks were later modified with drive-through windows, usually attached to the back of the building or in a new addition. This reflects a natural progression in the history of branch banks and, as long as the modifications were done within the period of significance for this MPDF (1889-1970) and do not significantly impact the character-defining features of the original design, they do not disqualify the building for listing.

Significance

Mid-Block Banks are significant within the general contexts listed in Section E of this MPDF. Mid-Block Banks reflect the constraints of building construction at a time when most of the available corner lots along the city's main thoroughfares and in neighborhoods had already been built upon. Following the financial collapse of 1933 and the Depression, mid-block lots were also less expensive, both to purchase and because the facades were smaller and less expensive in utilizing the high-end finishes expected of banks. Mid-Block Banks still appeared along major commercial corridors because of their need to remain visible to potential patrons. Like the corner banks, they were also designed as an integral part of the commercial streetscape, adjoining other buildings to form a continuous block (although, again, many have lost their adjoining buildings). Mid-Block Banks are significant in Detroit for their ability to illustrate the changing patterns of growth and development in the city, the conditions facing banks following the collapse of prosperity in the early 1930s, and the continued relationship of financial institutions to the surrounding communities and their residents.

Mid-Block Banks may be listed under National Register Criteria A, B, and/or C as outlined above. They will typically be significant at the local level for their contribution to the history of Detroit.

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Registration Requirements

A building eligible under the Mid-Block Banks property sub-type must retain sufficient integrity of location, design, setting, workmanship, materials, association, and feeling to convey and illustrate its association with the characteristics of the sub-type and its important associations with the historic contexts under which it is evaluated as eligible.

In addition to the general registration requirements listed above, Mid-Block Banks should retain:

- Rectangular shape defined by the street grid and adjoining buildings
- Decorative (styled) façade on the street-facing elevation
- Their original street-facing entrance location and some fabric that indicates there was a door (architectural surround or frame), but not necessarily the door itself.
- Their original window openings and surrounds (indicated by brickwork, jambs, etc.). Infilling or blocking down the size of the windows are acceptable alterations as long as they remain reversible (e.g. by removing the blocking or infill materials).
- Public-oriented ground-floor space that reflects the typical characteristics of commercial space along city streets, such as large windows, a public entrance, and an interior open lobby; and
- Sufficient architectural integrity and historic characteristics to enable identification as the property type, including the appearance and stylistic details of the façade(s).

III. Free-Standing Banks

Description

The dominant type of bank from the mid-1940s to the end of the period (1970) was the Free-Standing Bank. Free-Standing Banks are characterized by their physical separation from adjoining buildings and the provision of landscaping and parking around them. Some Free-Standing Banks may be situated on a corner or in the middle of a block with one or two elevations built out to the lot lines, but they differ from the Corner Lot-Line Bank and the Mid-Block Bank in that their remaining sides are purposely separated from adjoining buildings through the use of landscaping, such as lawn areas and planting beds, or to provide parking and drive-through facilities. Due to this, they are usually on much larger lots than their corner and mid-block ancestors. Free-Standing Banks have paved parking on at least one side (usually the rear, in the case of one side), but they more typically have parking on two or three sides, and sometimes all four. Because they are free-standing, these bank types are not constrained in their form by lot lines or adjoining buildings, so they may be in any shape; usually they will be rectangular, but square, irregular, or even round shapes are not atypical. They are by and large one story, but two story examples are also present. Free-Standing Banks rarely contained any non-bank (leased) space. Bank entrances were less prominent than in their predecessors and, while some were on the street-facing side, they often had entrances on the sides of the building as more convenient for those entering from the parking lot. Free-Standing Banks almost always have one or more drive-through windows. These are typically on the rear or the side of the building, but several banks have separate buildings for this purpose. Some drive-throughs have multiple islands (serviced by pneumatic tube delivery systems). Drive-through windows of any type are usually covered by a cantilevered roof

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attached to the main building, although some located on the sides of buildings are sheltered by a deep roof overhang. Night depository boxes remained on Free-Standing Banks, although they were later replaced almost entirely by automated teller machines (ATMs). Free-Standing Banks of the 1940s-1970 were usually designed in either Colonial Revival or International styles. Because decorative detailing was less prominent on these mid-century styles, the contrast between “decorated” facades and secondary elevations is less noticeable, although it is not uncommon to find alley-facing elevations with different materials or less trim.

Significance

Free-Standing Banks are significant within the general contexts listed in Section E of this MPDF. Free-Standing Banks reflect the radically different approach to banking and design, and the changed settlement patterns of the city, following the Depression and World War II. With the ubiquity of the automobile and the increasing movement toward the suburbs, banks needed to provide more space for their patrons who were likely driving to the bank instead of walking. Banks located their branches in previously undeveloped lots on the farther edges of the city that had not fully developed before World War II, or were able to acquire multiple parcels in the developed areas and tear down buildings in order to create larger lots with space for parking and drive-throughs. Like their predecessors, a highly visible location remained important to the post-World War II banks, so they remained along commercial corridors but no longer integrated themselves into a continuous block. Free-Standing Banks also reflect advances in banking technology and the diverging mid-century design styles. Free-Standing Banks are significant in Detroit for their reflection of the changing patterns of growth and development in post-World War II Detroit, the influence of suburbanization on the city, and for their illustration of both continuity and change in the relationship of financial institutions to the surrounding communities and their residents prior to decline of branch banking in the city.

Free-Standing Banks may be listed under National Register Criteria A, B, and/or C as outlined above. They will typically be significant at the local level for their contribution to the history of Detroit.

Registration Requirements

A building eligible under the Free-Standing Banks property sub-type must retain sufficient integrity of location, design, setting, workmanship, materials, association, and feeling to convey and illustrate its association with the characteristics of the sub-type and its important associations with the historic contexts under which it is evaluated as eligible.

In addition to the general registration requirements listed above, Free-Standing Banks should retain:

- Separation from adjoining buildings and/or the street by landscaped or parking/drive-through spaces
- Free-form shape not dictated by lot lines/site constraints
- Parking areas and drive-through facilities adjacent to the building
- Their original window and door openings. Infilling or blocking down the size of the windows are acceptable alterations as long as they remain reversible (e.g. by removing the blocking or infill

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materials). Replacement doors are acceptable as long as the general form of the opening has been retained.

- Drive-through windows or structures, including cantilevered roofs, if originally present
- In cases where signage was integral to the design (on a tower, for example), the sign-carrying structure should remain but not necessarily the signage itself.
- Public-oriented ground-floor space that reflects the typical characteristics of a commercial bank property, such as large expanses of windows, a public entrance, and an interior open lobby; and
- Sufficient architectural integrity and historic characteristics to enable identification as the property type, including the appearance and stylistic details of the façade(s).

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Name of Property: NA

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G. Geographical Data

The geographical limits are branch banks within the municipal boundaries of the City of Detroit.

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H. Summary of Identification and Evaluation Methods

This Detroit Branch Bank Buildings multiple property documentation form resulted from a Reconnaissance-level Survey of Residential Neighborhoods in Detroit carried out in 2012-13 by consultants Mead & Hunt, Inc., in association with Kidorf Preservation Consulting for the State Historic Preservation Office, Michigan State Housing Development Authority. Not a building-by-building survey, the reconnaissance-level survey project was a preliminary look at all residential areas of the city not previously listed as historic districts either in the National Register of Historic Places or as designated by the city of Detroit or as previously evaluated as eligible for the National Register through SHPO reviews of federally funded activities. The survey resulted in a *Reconnaissance-level Survey Report: Residential Neighborhoods in Detroit*, published in May 2013. This contained summary descriptions, with some historical background, of the reviewed residential neighborhoods in four quadrants of the city defined for the project and, for each neighborhood, recommendations for national register-eligible districts and individual properties and for areas and properties meriting further study. These determinations were as fully defined as possible but were nevertheless preliminary because based almost solely on visual inspection without any property-specific historical research. The immediate intent was to provide a basis for the SHPO's evaluation of housing in Detroit proposed for rehabilitation or demolition using federal funds – approximately 1000-1500 projects per year. The more long-range goal was to provide a basis for focusing further efforts to document Detroit's historically significant buildings and neighborhoods. One of the report's recommendations was that a number of branch bank buildings were identified and that "Additional research is needed to determine which best represent this property type and may be eligible for the National Register" (p. 528). The survey listed and provided images of forty-eight branch bank buildings. The areas encompassed by the survey did not include any of the areas already listed as historic districts or identified as eligible – the already listed and eligible areas were known to contain many more of these branch bank buildings. And commercial areas not included in the recon survey or in the previously listed/determined eligible districts were known to contain many more examples.

This Detroit Branch Bank Buildings MPDF is a direct result and follow-up to that survey report recommendation. The project specs developed by SHPO in consultation with the city of Detroit's Historic Designation Advisory Board staff included (1) a survey with images and descriptive information of all branch bank buildings built down to 1970 still standing within today's Detroit city limits, (2) historical research on all standing buildings, (3) research on the history and architectural history of Detroit's branch banks and banking down to 1970 to provide material for developing a historic context statement for Detroit Branch Bank Buildings, and (4) preparation of this MPDF.

This multiple property documentation form was prepared by Quinn Evans Architects under contract to the Michigan State Historic Preservation Office, a division of the Michigan State Housing Development Authority. The goal of the project was to promote revitalization efforts and the preservation of history in the city of Detroit by providing a more complete understanding of the city's building stock, demonstrating how these buildings contributed to the development of the city and its current appearance, enhancing sense of place in the city's neighborhoods, assisting in future planning efforts, and facilitating the rehabilitation of these properties through the utilization of federal historic tax credits.

Archival research was conducted primarily at repositories within the city of Detroit, including the Burton

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number H Page 2

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|--|
| Name of Property: NA |
| Wayne County, Michigan |
| County and State |
| Branch Banks in Detroit, 1889-1970 |
| Name of multiple listing (if applicable) |

Historical Collection of the Detroit Public Library, the City of Detroit Historic Designation Advisory Board collections, and the Reuther Library at Wayne State University. Other significant resources included previously completed NRHP nominations for local historic districts and bank buildings within the city, online Sanborn Map collections from ProQuest, online historic aerial images from Wayne State University, and secondary sources from scholarly books and journals. Both the State Historic Preservation Office and stakeholders in the city of Detroit provided significant review and input for the draft historic contexts, suggesting refinements and further areas of research. Detroit stakeholders included the members and staff of the Historic Designation Advisory Board, Historic District Commission, City Planning Department, and the Detroit Preservation Specialist for the Michigan Historic Preservation Network.

In addition to the development of general historic contexts tracing the history of branch bank development in the city, the archival research provided valuable information on the construction of individual banks that enhanced the identification of specific types and categories of properties and the assessment of their historic significance. The period of significance, 1889-1970, was chosen to capture the earliest extant branch bank buildings at one end, and the last major expansion of branch banks in the city at the other. While the end date is slightly less than 50 years, extension of the period to 1970 will capture those properties that are likely to gain significance within the next few years.

A concurrent survey of all extant branch banks was conducted as part of this project. Initial data gathering was through review of previous reconnaissance level surveys and NRHP district nominations. Additional bank branches were identified using city directories from 1889 to 1970 as well as archival materials such as bank brochures which listed branches, etc. Each bank was individually surveyed, photographed, and entered into a GIS database. Survey forms were also prepared for each bank building, including a narrative description, brief history, locational data, and photographs.

United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number 1 Page 1

| |
|---|
| Name of Property: NA |
| Wayne County, Michigan |
| ----- County and State |
| Branch Banks in Detroit, 1889-1970 |
| ----- Name of multiple listing (if applicable) |
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I. Bibliography

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United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number 1 Page 2

| |
|---|
| Name of Property: NA |
| Wayne County, Michigan ----- County and State |
| Branch Banks in Detroit, 1889-1970 ----- Name of multiple listing (if applicable) |
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United States Department of the Interior
National Park Service

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Section number 1 Page 3

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|---|
| Name of Property: NA |
| Wayne County, Michigan ----- County and State |
| Branch Banks in Detroit, 1889-1970 ----- Name of multiple listing (if applicable) |
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United States Department of the Interior
National Park Service

National Register of Historic Places
Continuation Sheet

Section number I Page 4

| |
|---|
| Name of Property: NA |
| Wayne County, Michigan ----- County and State |
| Branch Banks in Detroit, 1889-1970 ----- Name of multiple listing (if applicable) |
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United States Department of the Interior
National Park Service

National Register of Historic Places
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Section number 1 Page 5

| |
|---|
| Name of Property: NA |
| Wayne County, Michigan ----- County and State |
| Branch Banks in Detroit, 1889-1970 ----- Name of multiple listing (if applicable) |
| ----- |

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United States Department of the Interior
National Park Service

National Register of Historic Places
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Section number I Page 6

| |
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| County and State |
| Branch Banks in Detroit, 1889-1970 |
| Name of multiple listing (if applicable) |
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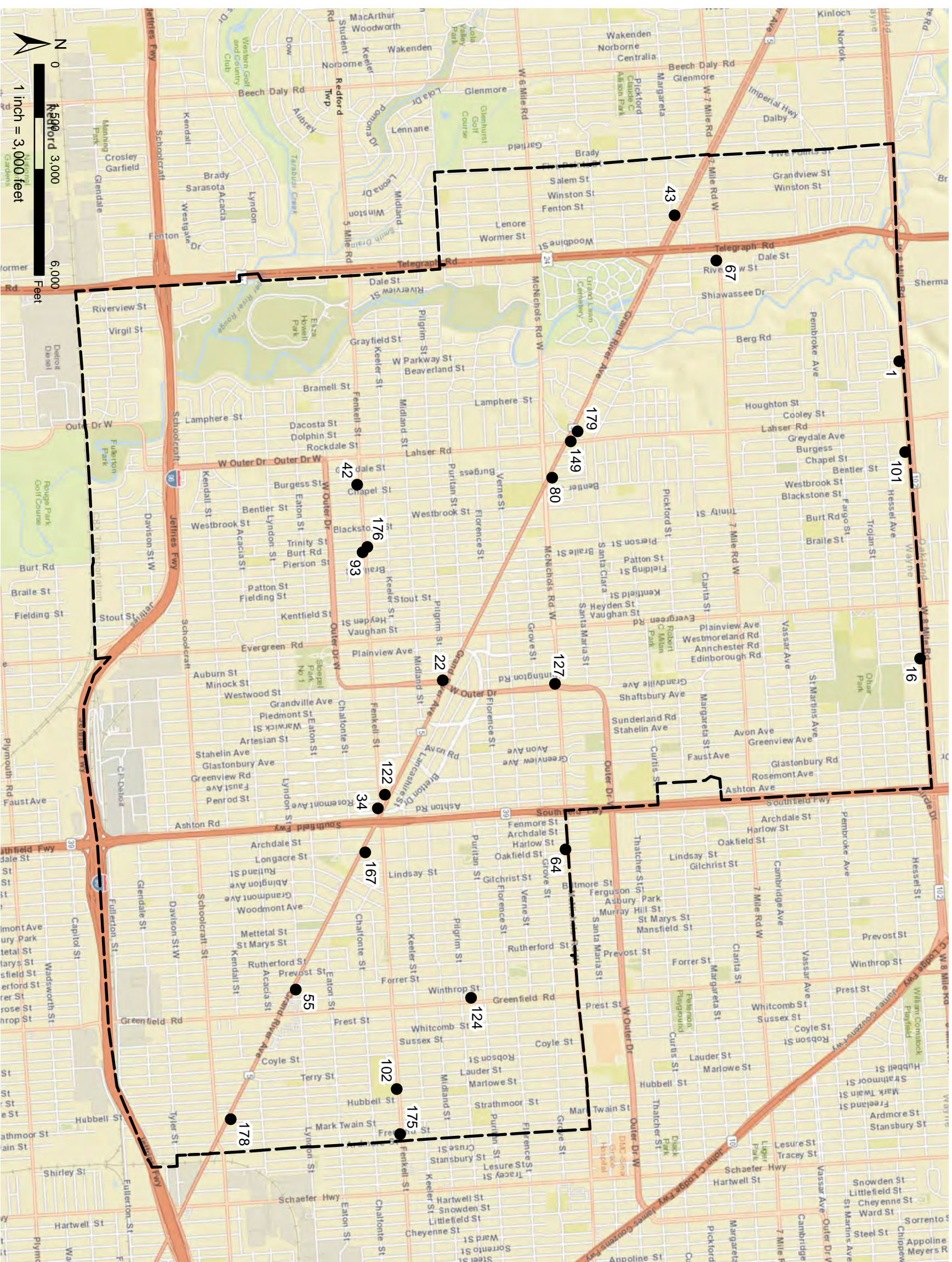
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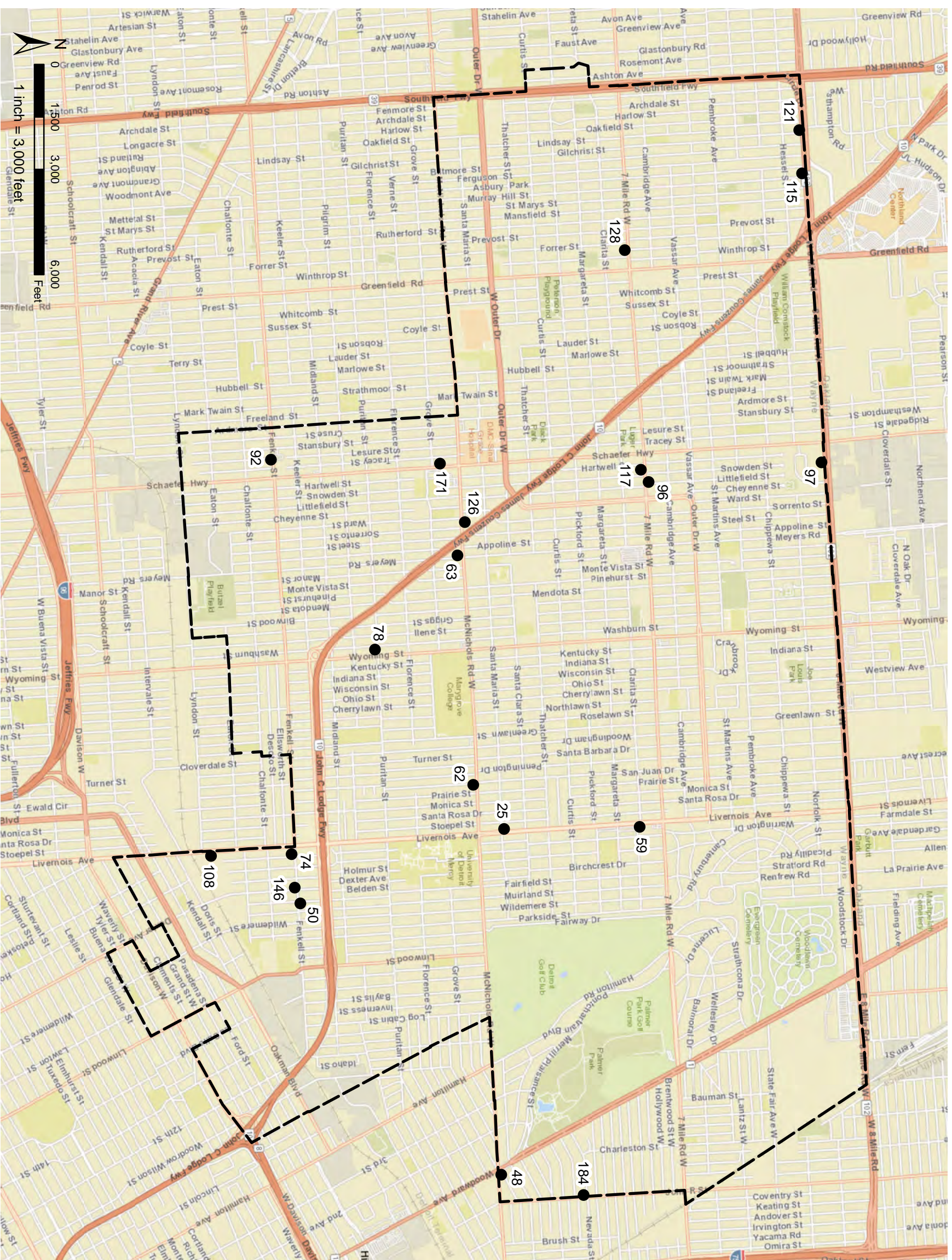
Multiple Property Documentation - Branch Bank Buildings
 Detroit, Wayne County, Michigan

City Council District 1
 January 16, 2017



- 1 22401 West Eight Mile
- 16 19325 West Eight Mile Road
- 22 19401 West Grand River Avenue
- 34 18203 West Fenkell Avenue
- 42 21551 West Fenkell Avenue
- 43 24363 West Grand River Avenue
- 55 15738 West Grand River Avenue
- 64 17511 West McNichols Road
- 67 23849 West Seven Mile Road
- 80 21500 West Grand River Avenue
- 93 20845 West Fenkell Avenue
- 101 21501 West Eight Mile Road
- 102 14661 West Fenkell Avenue
- 122 18285 West Grand River Avenue
- 124 15875 Greenfield
- 127 19301 West McNichols Road
- 149 22000 West Grand River Avenue
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- 176 20900 West Fenkell Avenue
- 178 14500 West Grand River Avenue
- 179 22100 West Grand River Avenue

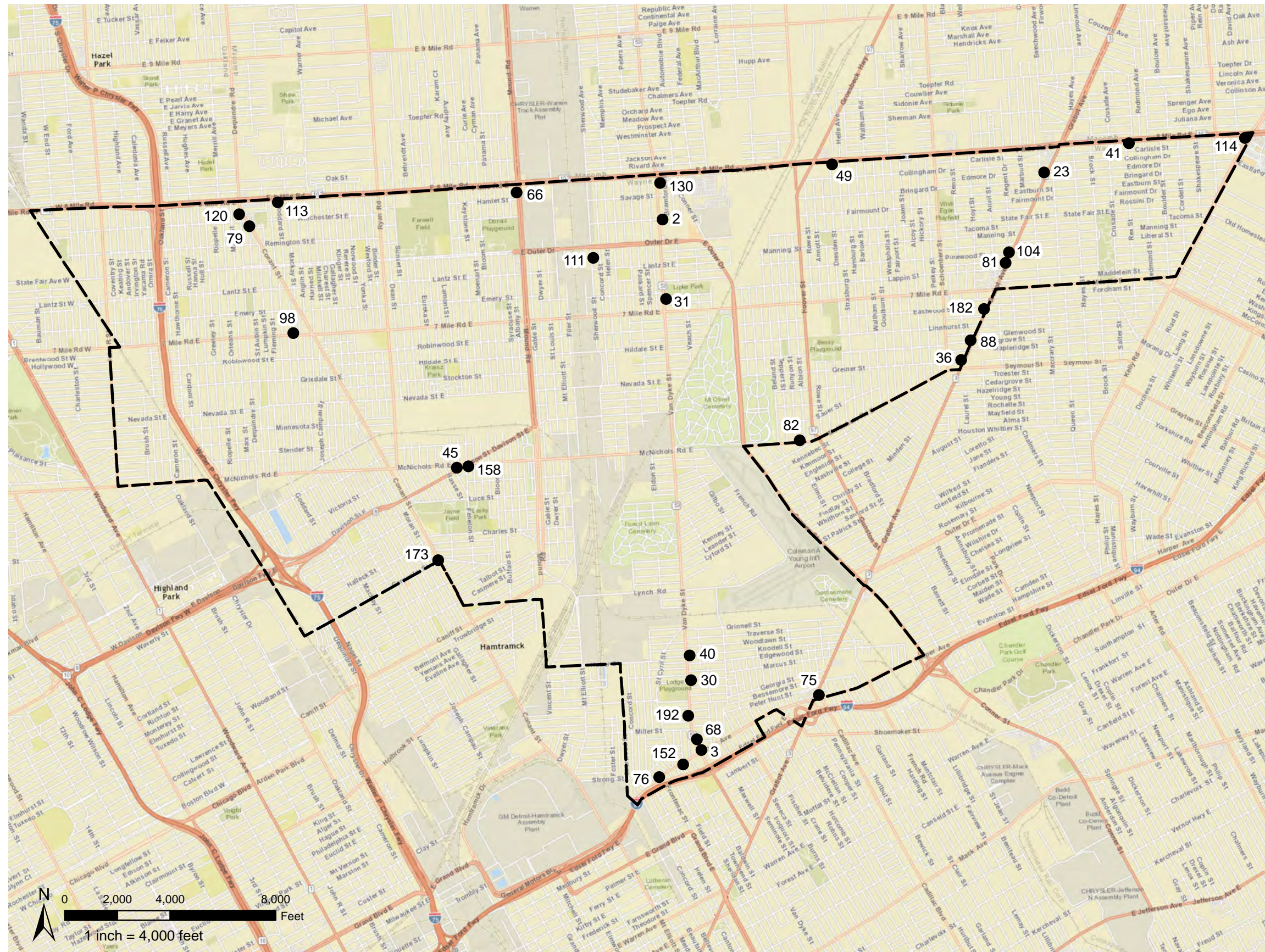
Multiple Property Documentation - Branch Bank Buildings
 Detroit, Wayne County, Michigan



- 25 17301 Livernois Avenue
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- 50 3344 West Fenkell Street
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- 62 7443 West McNichols Road
- 63 12703 West McNichols Road
- 74 4101 West Fenkell Street
- 78 10001 Puritan Avenue
- 92 13745 West Fenkell Avenue
- 96 13300 West Seven Mile Road
- 97 13401 West Eight Mile Road
- 108 14530 Livernois Avenue
- 115 16301 West Eight Mile Road
- 117 13403 West Seven Mile Road
- 121 17221 West Eight Mile Road
- 126 13000 West McNichols Road
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Multiple Property Documentation - Branch Bank Buildings
 Detroit, Wayne County, Michigan

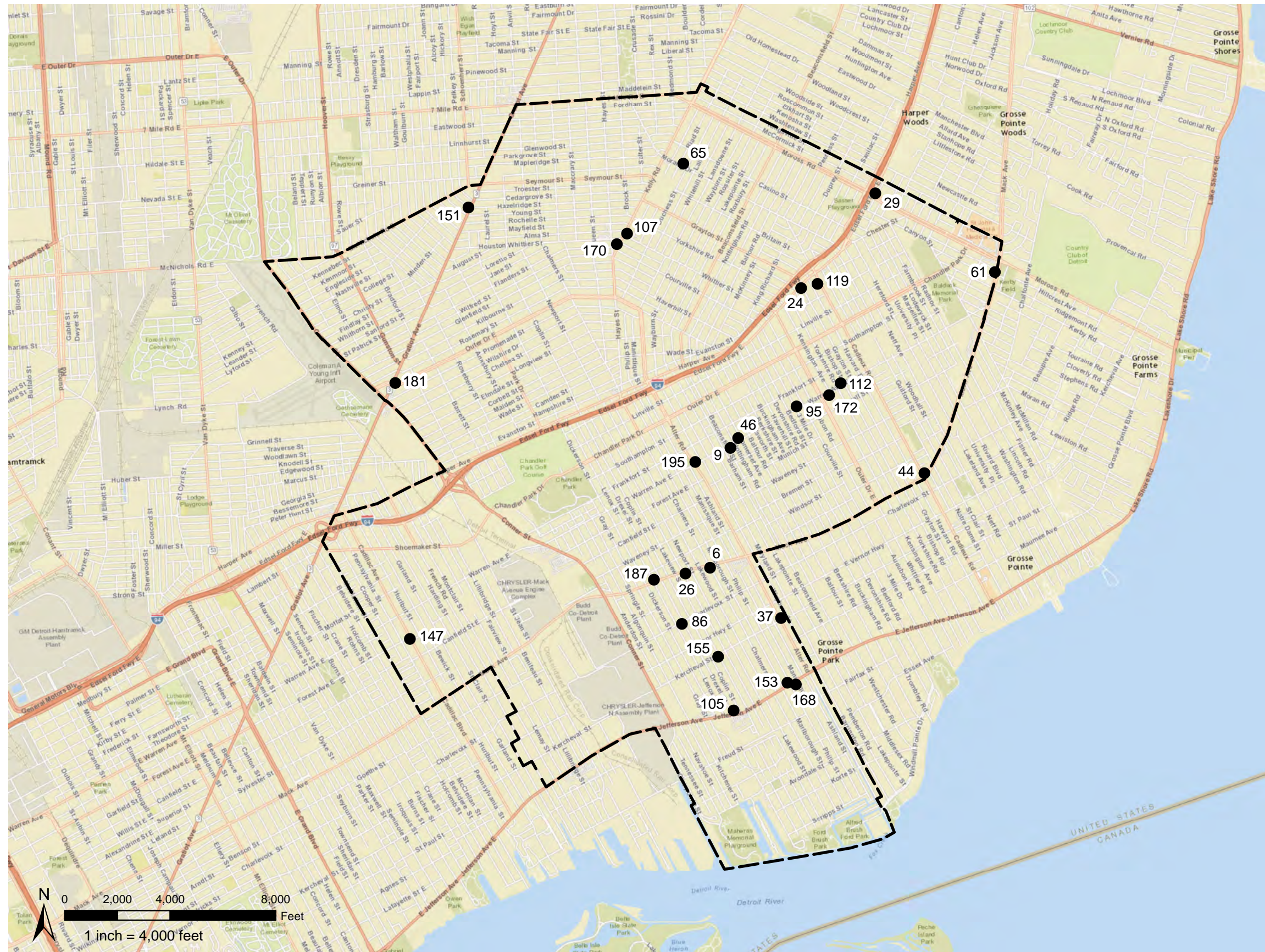
City Council District 3
 January 16, 2017



- 2 20060 Van Dyke Avenue
- 3 8001 East Harper Avenue
- 23 15261 Gratiot Avenue
- 30 9056 Van Dyke Avenue
- 31 19222 Van Dyke
- 36 13771 Gratiot Avenue
- 40 9360 Van Dyke Avenue
- 41 15800 East Eight Mile Road
- 45 4900 East McNichols Road
- 49 12300 East Eight Mile Road
- 66 20555 Mound Road
- 68 8300 Van Dyke Avenue
- 75 9980 Gratiot Avenue
- 76 7133 Harper Avenue
- 79 20333 Conant Street
- 81 14501 Gratiot Avenue
- 82 11411 East McNichols
- 88 13923 Gratiot Avenue
- 98 2601 East Seven Mile Road
- 104 14601 Gratiot Avenue
- 111 19670 Sherwood
- 113 2300 East Eight Mile Road
- 114 17040 East Eight Mile Road
- 120 20465 Dequindre Street
- 130 20500 Van Dyke Avenue
- 152 7448 East Harper Avenue
- 158 5000 East McNichols Road
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Multiple Property Documentation - Branch Bank Buildings
 Detroit, Wayne County, Michigan

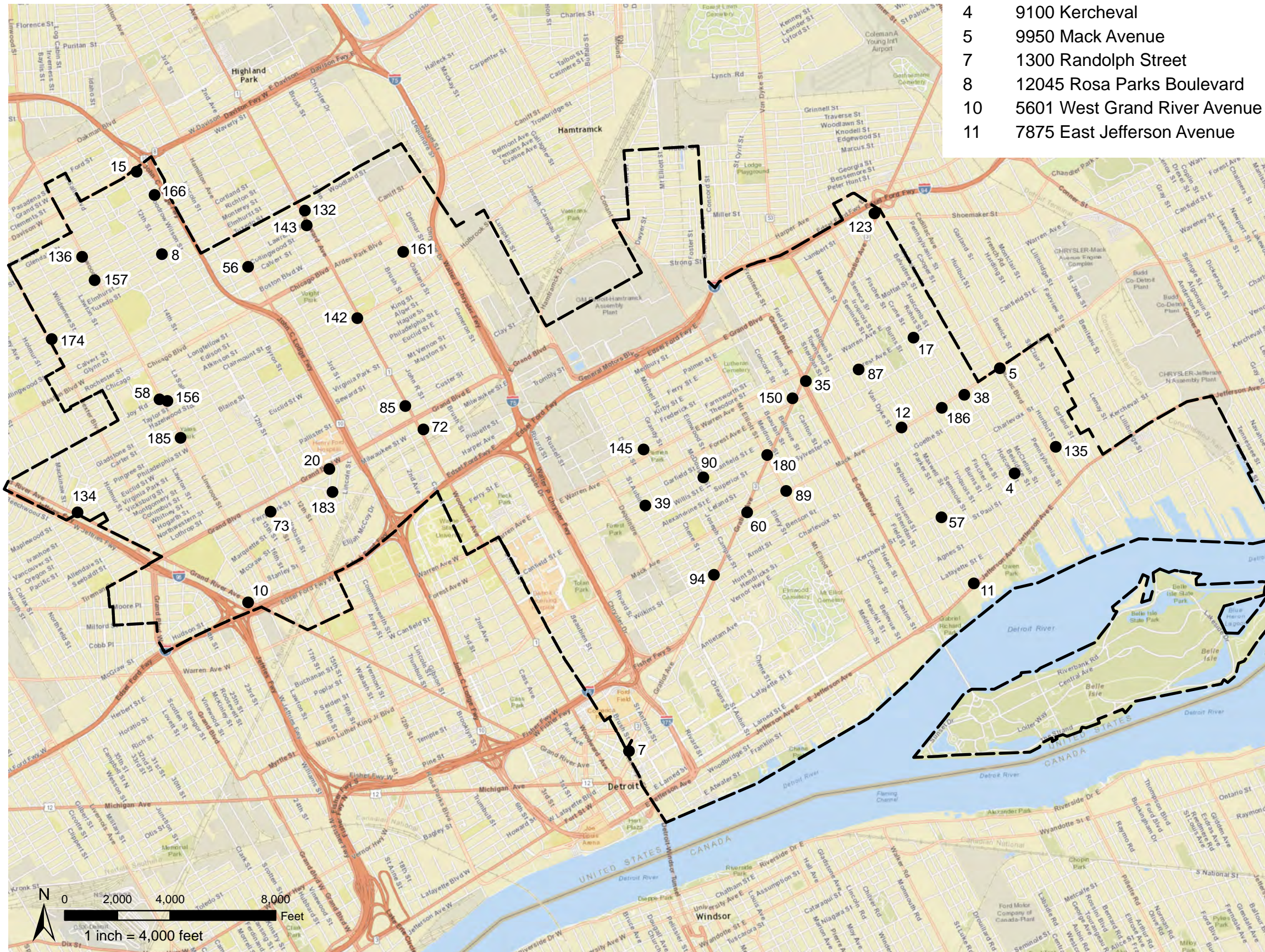
City Council District 4
 January 16, 2017



- 6 14350 Mack Avenue
- 9 15400 East Warren Avenue
- 24 16850 East Harper Avenue
- 26 14100 Mack Avenue
- 29 20801 Moross
- 37 14901 East Kercheval Avenue
- 44 17101 Mack Avenue
- 46 15541 East Warren Avenue
- 61 18845 Mack Avenue
- 65 12330 Morang Avenue
- 86 13140 Charlevoix Street
- 95 16301 East Warren Avenue
- 105 13233 East Jefferson
- 107 12400 Kelly Road
- 112 16729 East Warren Avenue
- 119 6181 Cadieux Road
- 147 9956 East Forest Avenue
- 151 13341 Gratiot Avenue
- 153 14555 East Jefferson Avenue
- 155 13340 East Kercheval Avenue
- 168 14628 East Jefferson Avenue
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- 181 11034 Gratiot Avenue
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Multiple Property Documentation - Branch Bank Buildings
 Detroit, Wayne County, Michigan

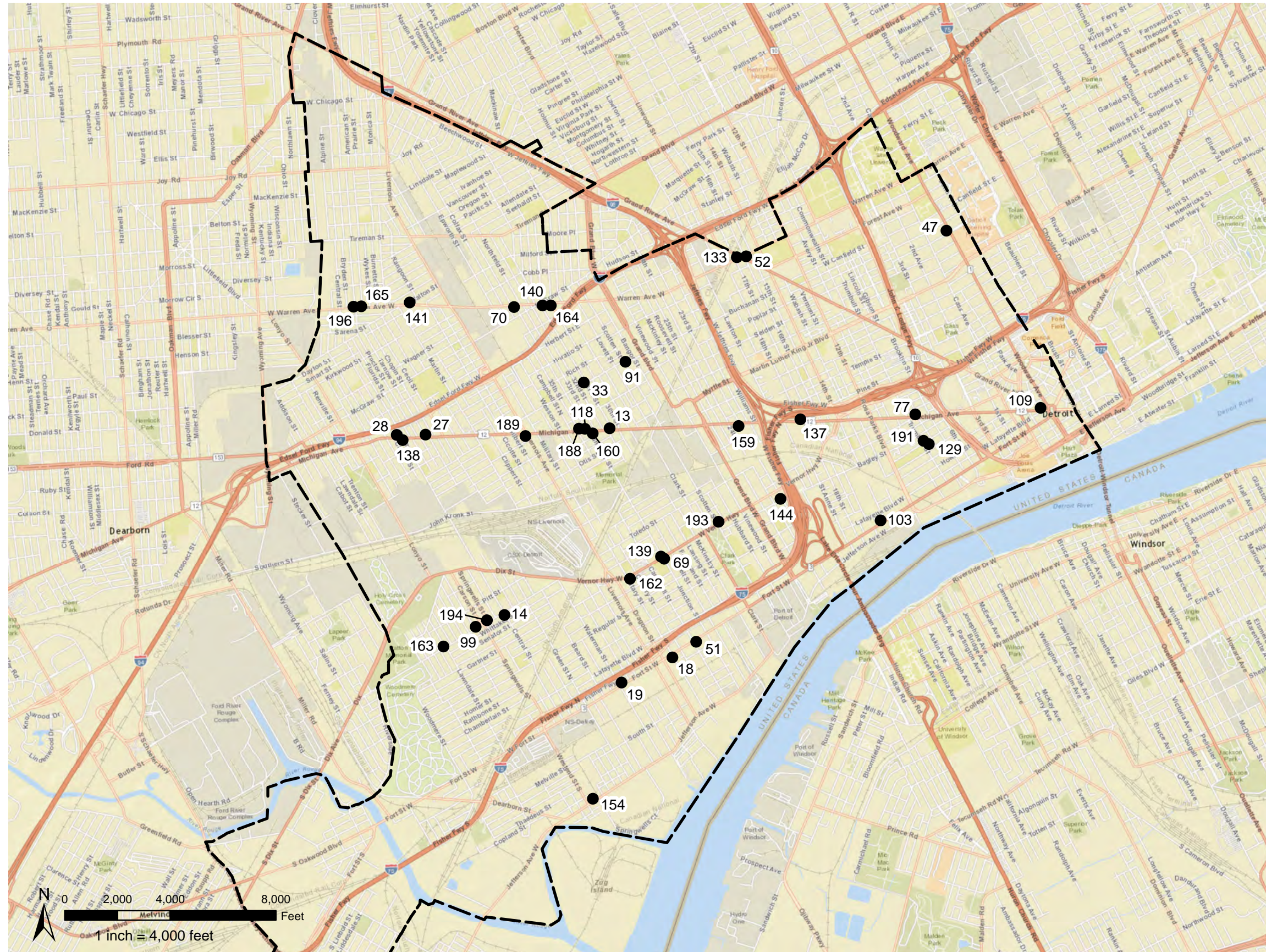
City Council District 5
 January 16, 2017



- | | | | |
|----|------------------------------|-----|------------------------------|
| 4 | 9100 Kercheval | 12 | 8101 Mack Avenue |
| 5 | 9950 Mack Avenue | 15 | 1605 West Davison Street |
| 7 | 1300 Randolph Street | 17 | 8800 East Forest Avenue |
| 8 | 12045 Rosa Parks Boulevard | 20 | 2740 West Grand Boulevard |
| 10 | 5601 West Grand River Avenue | 35 | 7200 Gratiot Avenue |
| 11 | 7875 East Jefferson Avenue | 38 | 8944 Mack Avenue |
| | | 39 | 4400 St Aubin |
| | | 56 | 10355 Hamilton Avenue |
| | | 57 | 7968 East Kercheval Avenue |
| | | 58 | 9137 Linwood Street |
| | | 60 | 3381 Mack Avenue |
| | | 72 | 6438 Woodward Avenue |
| | | 73 | 6503 14th Street |
| | | 85 | 7401 Woodward Avenue |
| | | 87 | 8000 East Forest Avenue |
| | | 89 | 6301 Mack Avenue |
| | | 90 | 4257 McDougall |
| | | 94 | 2601 Gratiot Avenue |
| | | 123 | 9203 Gratiot Avenue |
| | | 132 | 11606 Woodward Avenue |
| | | 134 | 8464 West Grand River Avenue |
| | | 135 | 10151 Kercheval Avenue |
| | | 136 | 12545 Linwood Street |
| | | 142 | 8855 Woodward Avenue |
| | | 143 | 11341 Woodward Avenue |
| | | 145 | 5047 Chene Street |
| | | 150 | 6901 Gratiot Avenue |
| | | 157 | 12157 Linwood Street |
| | | 156 | 9048 Linwood Street |
| | | 161 | 9403 Oakland |
| | | 166 | 12800 Woodrow Wilson |
| | | 174 | 11700 Dexter Avenue |
| | | 180 | 6301 Gratiot Avenue |
| | | 183 | 1501 Holden Street |
| | | 185 | 8641 Linwood Street |
| | | 186 | 8654 Mack Avenue |

Multiple Property Documentation - Branch Bank Buildings
 Detroit, Wayne County, Michigan

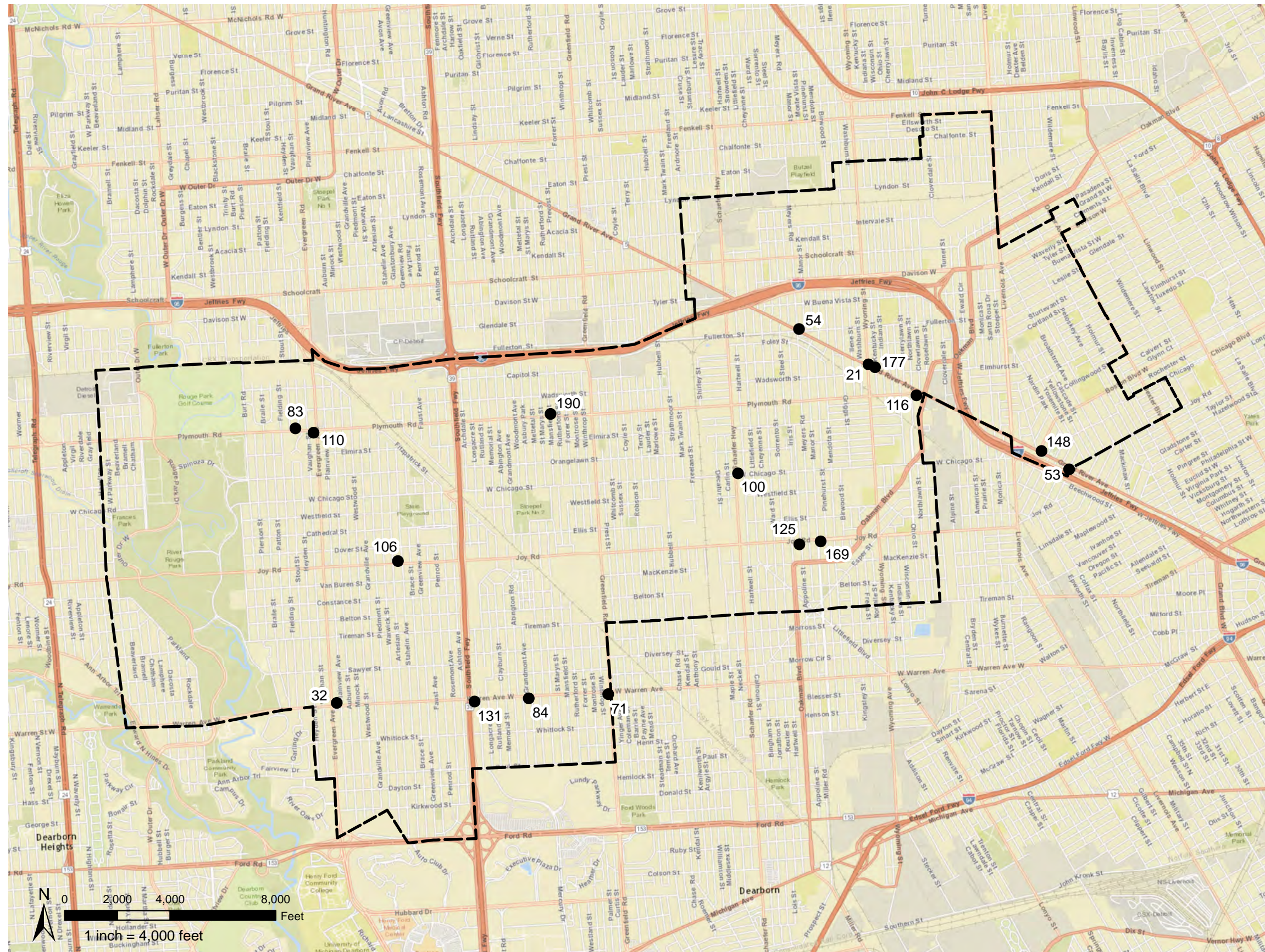
City Council District 6
 January 16, 2017



- 13 4810 West Michigan Avenue
- 14 7900 West Vernor Highway
- 18 6101 West Fort Street
- 19 6666 West Fort Street
- 27 7346 Michigan Avenue
- 28 7720 Michigan Avenue
- 33 4409 31st Street
- 47 4111 Woodward Avenue
- 51 5705 West Fort Street
- 52 5001 West Grand River Avenue
- 69 5459 West Vernor Highway
- 70 5601 West Warren Avenue
- 77 1400 Michigan Avenue
- 91 4162 Scotten Avenue
- 99 8060 West Vernor Highway
- 103 2200 West Fort Street
- 109 100 Michigan Avenue
- 118 5668 West Michigan Avenue
- 129 1450 Trumbull Avenue
- 133 4892 West Grand River Avenue
- 137 2580 Michigan Avenue
- 138 7707 West Michigan Avenue
- 139 5602 West Vernor Highway
- 140 4755 West Warren Avenue
- 141 6702 West Warren Avenue
- 144 3400 Bagley Avenue
- 154 7870 West Jefferson Avenue
- 159 3401 West Michigan Avenue
- 160 5517 West Michigan Avenue
- 162 6061 Vernor Highway
- 163 8710 West Vernor Highway
- 164 4701 West Warren Avenue
- 165 7400 West Warren Avenue
- 188 5622 West Michigan Avenue
- 189 6301 West Michigan Avenue
- 191 1500 Trumbull Avenue
- 193 4138 West Vernor Highway
- 194 7701 West Vernor
- 196 7520 West Warren Avenue

Multiple Property Documentation - Branch Bank Buildings
 Detroit, Wayne County, Michigan

City Council District 7
 January 16, 2017



- 21 12048 West Grand River Avenue
- 32 19810 West Warren Avenue
- 53 9201 West Grand River Avenue
- 54 12612 West Grand River Avenue
- 71 15525 West Warren Avenue
- 83 20222 Plymouth
- 84 16501 West Warren Avenue
- 100 13500 West Chicago Street
- 106 18900 Joy Road
- 110 20011 West Plymouth Road
- 116 8333 West Plymouth Road
- 125 12801 Joy Rd
- 131 17701 West Warren Avenue
- 148 9550 West Grand River Avenue
- 169 10641 Joy Road
- 177 12000 West Grand River Avenue
- 190 16050 West Plymouth Road

UNITED STATES DEPARTMENT OF THE INTERIOR
NATIONAL PARK SERVICE

NATIONAL REGISTER OF HISTORIC PLACES
EVALUATION/RETURN SHEET

Requested Action: COVER DOCUMENTATION

Multiple Name: Branch Banks in Detroit, Michigan, 1889-1970 MPS

State & County:

Date Received: 5/26/2017 Date of 45th Day: 7/10/2017

Reference number: MC100001295

Reason For Review:

- | | | |
|---------------------------------------|--|---|
| <input type="checkbox"/> Appeal | <input type="checkbox"/> PDIL | <input type="checkbox"/> Text/Data Issue |
| <input type="checkbox"/> SHPO Request | <input type="checkbox"/> Landscape | <input type="checkbox"/> Photo |
| <input type="checkbox"/> Waiver | <input type="checkbox"/> National | <input type="checkbox"/> Map/Boundary |
| <input type="checkbox"/> Resubmission | <input type="checkbox"/> Mobile Resource | <input type="checkbox"/> Period |
| <input type="checkbox"/> Other | <input type="checkbox"/> TCP | <input type="checkbox"/> Less than 50 years |
| | <input type="checkbox"/> CLG | |

Accept Return Reject 7/10/2017 Date

Abstract/Summary
Comments:

Recommendation/ Criteria Accept MPS cover.

Reviewer Patrick Andrus *Patrick Andrus* Discipline Historian

Telephone (202)354-2218 Date 7/10/2017

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.

**Certified Local Government
National Register Nomination Review Report**

Michigan State Historic Preservation Office
Michigan State Housing Development Authority

Name of Property: Branch Banks in Detroit, Michigan, 1889-1970, Multiple Property
Documentation Form

Address: Various

Owner: Various

Date Complete Nomination Approved by the SHPO:

The Certified Local Government (CLG) agrees with the SHPO to expedite the review period for this nomination.

YES _____ (date of agreement) _____ NO _____

Signature of CLG Commission Chairperson _____ Date _____

Signature of Elected Chief Official _____ Date _____

Date(s) of commission meeting(s) when the nomination was reviewed:

Date of written notice to property owner of commission meeting:

The CLG provided the following opportunities for public participation in the review of this nomination:

Were any written comments received by the CLG? YES _____ NO _____

Was the nomination form distributed to CLG commission members? YES _____ NO _____

Was a site visit made to the property by CLG commission members? YES _____ NO _____
If yes, when? _____

Did the CLG seek assistance of the SHPO in evaluating the eligibility of this property for the National Register? YES _____ NO _____

VERIFICATION of Professional Qualifications of Commission in accordance with 36 CFR 61, Appendix 1, of Michigan's Certified Local Government Program.

List those commission members who meet the 36 CFR 61 qualifications required to review this type of resource.

Commission Member

Professional Qualifications

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Was an outside consultant used? YES _____ NO _____

If yes, provide the name and list the 36 CFR 61 qualifications the person meets:

The CLG Commission finds that the property meets the following National Register criteria of significance:

The CLG Commission finds that the property meets the National Register standards of integrity.
YES _____ NO _____

Recommendation of CLG Commission:

APPROVAL _____

DENIAL _____ (specify reasons on a separate sheet of paper)

Signature of Chief Elected Official

Date

Date of transmittal of this report to the SHPO _____

Date of receipt of this report by the SHPO _____



RICK SNYDER
GOVERNOR

STATE OF MICHIGAN
MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY
STATE HISTORIC PRESERVATION OFFICE

EARL J. POLESKI
EXECUTIVE DIRECTOR

May 22, 2017

Mr. J. Paul Loether, Chief
National Register of Historic Places
National Park Service
1201 Eye Street, NW, 8th Floor
Washington, DC 20005

Dear Mr. Loether:

The enclosed disk contains the true and correct copy of the National Register of Historic Places Multiple Property Documentation Form for the **Branch Banks in Detroit, Michigan, 1892-1970**. We enclose a copy of our notification and request for comments regarding this form to the city of Detroit, a Certified Local Government. At the time of this submission our office has not received a response. This Multiple Property Documentation Form is being submitted for listing in the National Register. No written comments concerning this nomination were submitted to us prior to our forwarding this nomination to you.

Questions concerning this nomination should be addressed to Todd A. Walsh, Interim National Register Coordinator, at (517) 373-1979 or WalshT@michigan.gov.

Sincerely yours,

Brian D. Conway
State Historic Preservation Officer

