



Cape Girardeau County Banking Collection (CG0068)

Collection Number: CG0068

Collection Title: Cape Girardeau County Banking Collection

Dates: 1891-1982

Creator: First National Bank (Cape Girardeau, Mo.)

Abstract: A collection of records and papers from several banks in Cape Girardeau County (Mo.) Bulk of materials are from First National Bank (Cape Girardeau, Mo.) and Farmers and Merchants Bank (Cape Girardeau, Mo.). It is not known who collected these records; they were found on the shelves of the Cape Girardeau County Archives and donated by the County Archivist Marybeth Niederkorn.

Collection Size: 8.0 cubic feet
(62 folders, 23 volumes, 45 photographs)

Language: Collection materials are in English. Change if necessary.

Repository: The State Historical Society of Missouri

Restrictions on Access: Collection is open for research. This collection is available at [The State Historical Society of Missouri Research Center-Cape Girardeau](https://www.shsmo.org/research-center-cape-girardeau). If you would like more information, please contact us at capegirardeau@shsmo.org. Collections may be viewed at any research center.

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Preferred Citation: [Specific item; box number; folder number] *Cape Girardeau County Banking Records* (CG0068); The State Historical Society of Missouri Research Center-Cape Girardeau [after first mention may be abbreviated to SHSMO-Cape Girardeau].

Donor Information: The records were donated to the State Historical Society of Missouri by Marybeth Niederkorn on July 22, 2025 (Accession No. CGA0063).

Processed by: Processed by Ann Lowe and Thomas Berendzen, 2025

Historical Note:

The First National Bank of Cape Girardeau was founded on August 19, 1891, with their office first at 118 North Main Street. Business was steady for First National Bank, and in 1904, it was decided that the institution would become the City of Cape Girardeau's bank of choice. In 1905, the bank moved into a new building in downtown Cape Girardeau. This building was designed by L. B. Blackwood, constructed by Henry C. Ossenkorpe, and wired for electricity by J. McElroy. By May of 1916, the bank had holdings of over \$750,000. Some members working for the bank went on to be mayors of the city. First National Bank of Cape Girardeau was acquired by First Union, Inc. (out of St. Louis, Missouri) in 1971. The name of the bank was changed from the First National Bank of Cape Girardeau to Centerre Bank of Cape Girardeau in 1981. In 1989 the bank merged with Boatmen's to become Boatmen's National Bank of Cape Girardeau, which acquired the Jackson Exchange Bank and Trust Company in 1992. In 1997, multiple Boatmen's Bank locations merged together and into a group called NationsBank, National Association (Mid-West), which was renamed Bank of America, National Association on July 5th of 1999. The bank finally ended up as a part of Bank of America National Trust and Savings Association 18 days later on July 23 of the same year.

Arrangement:

The collection has been arranged into the following five series with two subseries:

First National Bank Records

- Correspondence

- Other records

Farmers and Merchants Bank Records

- Other Banks, Institutions, and Loose Papers

- Photographs

- Oversized

Scope and Content Note:**First National Bank Records**

This series contains materials related to the business and administration of the First National Bank (FNB) in Cape Girardeau, Missouri. The series is divided into two subseries.

Correspondence

The first subseries contains correspondence from outside entities to the staff and administrators of the FNB. Topics include outsized loans, financial irregularities, and trying to recover overdue payments. This subseries is organized chronologically; dates range from 1894 to 1934.

Records and other materials

The second subseries houses records and other materials. The papers here include agreements with other banks, condensed statements, deeds, notes, contracts, statement books, and newspaper articles. Of interest to researchers are the materials relating to the acquisition of First National Bank by First Union, Inc., a bank located in St. Louis which purchased First National in 1971. Another item of interest is the bank book for the "Cape Girardeau Bicentennial Committee", a group of five Girl Scouts and five Cub Scouts who opened an account with First National in 1956; a copy of the bank book was buried in a time capsule in Capaha Park in Cape Girardeau,

with the intention that it would be opened in 2006. The materials in this subseries range in date from 1893-1974. They are organized chronologically.

Large volumes relating to the FNB are kept separately and described in the “Oversized” series.

Farmers and Merchants Bank Records

This series consists of materials relating to the Farmers and Merchants Bank (F&M Bank) in Cape Girardeau, Mo. This series contains pages from a transfer ledger organized by surname of the account holder, newspaper clippings that contain published versions of condensed statements, and pages from a journal documenting certificates of deposit and cashier’s checks. The majority of records related to the F&M Bank can be found in the oversized **Volumes** series. This series is organized chronologically, and range in date from 1905-1982.

Other Banks, Institutions, and Loose Papers

This series contains a wide variety of materials, mostly all related to other banks. These include a financial newsletter and bulletin, bonds, condensed statements, and a visitor’s register. There is also a guardianship bond for Eva Wilhelm; a resolution from the Masonic Temple about appointing a master mechanic; and a booklet detailing a protest against a city-owned electric power plant. Materials in this series are arranged alphabetically, and date from 1891-1971.

Photographs

This series contains photographs of the Security State Bank (Cape Girardeau) interior, the First National Bank (Cape Girardeau) interior, the First National Bank exterior, the First National Bank Board of Directors in 1950, and photos of the construction and staff of the First National Bank’s Motor Bank kept in an oversized orange-colored scrapbook. Photographs range in date from 1941 to 1973, and are organized alphabetically by organization and image description. Of interest to researchers is the large photograph of the First National Bank building’s exterior, which is undated, but shows their building in downtown Cape Girardeau, designed by architect L. B. Blackwood, with its stone-clad front and brick walls.

Volumes

This series contains oversized volumes and one large scrapbook. Seventeen volumes were created by Farmers and Merchant Bank, while four of the volumes were created by an unknown bank in Cape Girardeau, Mo. These volumes are organized alphabetically by the creating institution, and then chronologically under the heading of each organization. The volumes range in date from 1905 to 1945.

Container List:

f. 1-22	First National Bank records
Box 001	f. 1-8 Correspondence
	f. 1 1894
	f. 2 1895, 1897
	f. 3 1920-1926
	f. 4 1927

- f. 5 1930-1931
- f. 6 1932
- f. 7 1933
- f. 8 1934
- f. 9-22 Records and other materials
 - f. 9 Agreement with Cape Girardeau County Savings Bank, 1893
 - f. 10 Agreements with William J. Alt, 1895, 1897
 - f. 11 Condensed statements, 1893-1938
 - f. 12 Notes and deeds of trust from the Mississippi Land Development Co., Cape Girardeau Estate Co., and United States Land & Minerals Co., 1911
 - f. 13 CD payment, 1913, and check, 1919
 - f. 14 Contract with D'Neen Stafford for presidency, 1915
 - f. 15 Stock transfer record data, 1915
 - f. 16 Daily cash statement book, 1917-1918
 - f. 17 Discount Committee Minutes, 1939
 - f. 18 Southeast Missourian Special Issue, Vol. 47, No. 297, 1951
 - f. 19 Cape Girardeau Bicentennial Committee account information, 1956
 - f. 20 Pamphlet and advertisement, 1956, 1975
 - f. 21 First Union, Inc. application to acquire FNB, 1970
 - f. 22 Materials related to First Union, Inc. acquisition of FNB, 1970-1971
 - f. 23 Write-up of history of FNB, 1974
- f. 24-45 Farmers and Merchants Bank records
- Box 002**
 - f. 24 Articles and condensed statements, 1905-1906, 1938-1939
 - f. 25-44 Transfer Ledger A-Z, 1913-1916
 - f. 45 C.D. and cashier's checks journal, 1954-1982 (Oversized)
- f. 46-59 Other banks, institutions, and loose papers
 - f. 46 Bank-Trust News (Oct), 1971
 - f. 47 Brookmire Financial Bulletin Vol. XII, E-12, 1923
 - f. 48 Cape Girardeau County Savings Bank materials, 1895-1904
 - f. 49 Cape Girardeau City Municipal Bonds, 1927
 - f. 50 Eva Wilhelm, N.C.M., guardianship bond, 1945
 - f. 51 Kentucky, Michigan, New Jersey bank articles, 1892-1893
 - f. 52 Masonic Temple materials: Master Mechanic resolution, 1891; Marble City Hotel list of names, no date
 - f. 53 Missouri bank articles: Carter County Bank, 1901; Cape Girardeau County Savings Bank, 1894-1896; Jackson Exchange Bank, 1894-1895
 - f. 54 Normal School funding bonds and correspondence receipt, 1903, 1912
 - f. 55 People's National Bank condensed statements, 1893-1921
 - f. 56 Protest against city-owned electric plant booklet, 1933
 - f. 57 Sturdivant Bank condensed statements, 1894-1921
 - f. 58 Unknown bank condensed statement, 1922
 - f. 59 Unknown bank visitor's register, 1906-1927 (oversized)
- f. 60-62, Vol. 1 Photographs

vol. 1	FNB Motor Bank orange-colored scrapbook, 1960, 1973, no date (oversized)
f. 60	FNB exterior, no date; Board of Directors, 1950 (oversized)
f. 61	FNB interior, 1941 (oversized)
f. 62	Security State Bank interior, no date
Vol. 2-23	Volumes
vol. 2	F&M Bank daily statement ledger, 1905-1907
vol. 3	F&M Bank individual ledger, 1905-1907
vol. 4-9	F&M Bank journals, 1905-1913
vol. 10-16	F&M Bank general ledgers, 1905-1926
vol. 17	F&M Bank current individual ledger, 1910-1916
vol. 18	F&M Bank bills receivable, 1934-1937
vol. 19	Unknown bank discount register, 1905-1910
vol. 20	Unknown bank ledger, 1906-1914
vol. 21	Unknown bank ledger, 1907-1909
vol. 22	Unknown bank journal, 1913-1915
vol. 23	Unknown bank journal, 1944-1945

Index:

Index Terms	Folder	Image
Alt, William J.	10	
Bank accounts--Cape Girardeau (Mo.)	2, Vol. 2-23	
Bank examination--Cape Girardeau (Mo.)	1	
Bank management--Cape Girardeau (Mo.)	6-8	
Bank reserves--Cape Girardeau (Mo.)	6-8	
Bank stocks--Cape Girardeau (Mo.)	2, 15	
Banks and banking--Cape Girardeau (Mo.)	1-62	
Bend, Judy	Vol. 1	Yes
Bonds--Cape Girardeau (Mo.)	4-8, 54	
Bonds--Saint Louis (Mo.)	7-8	
Brady, S. E. (Stephen Emmett), 1879-1953	60	Yes
Bremmerman, Herman, 1878-1956	3, 5-7, 60	Yes
Brice, Jackie	Vol. 1	Yes
Business losses--Cape Girardeau (Mo.)	2	
Cannon, Karen	Vol. 1	Yes
Cape Girardeau Bicentennial Committee	18	
Cape Girardeau County Savings Bank (Cape Girardeau, Mo.)	9, 48, 53	
Certificates of deposit--Cape Girardeau (Mo.)	2, 13, 45	
Chenoweth, Betty	Vol. 1	Yes
Collecting of accounts--Cape Girardeau (Mo.)	3	

Index Terms	Folder	Image
Collection agencies--Kansas City (Mo.)	3	
Crayne, Linda	Vol. 1	Yes
Cress, Kathy	Vol. 1	Yes
Darden, Delores	Vol. 1	Yes
Davie, Jane	Vol. 1	Yes
Depro, Dennis M.	Vol. 1	Yes
Devault, Pauline	Vol. 1	Yes
Dividends--Cape Girardeau (Mo.)	2	
Donaldson, Pat, 1930-2016	Vol. 1	Yes
Eagle, Elaine	Vol. 1	Yes
Ebaugh, Paul, 1920-1999	Vol. 1	Yes
Ellis, Mary	Vol. 1	Yes
Emmons, Melba, 1912-1994	Vol. 1	Yes
Emmons, Sue	Vol. 1	Yes
Essner, Larry	Vol. 1	Yes
Evans, Mike	Vol. 1	Yes
Farmers & Merchants Bank (Cape Girardeau, Mo.)	24-45, Vol. 2-18	
Finch, James A., 1907-1988	60	Yes
First National Bank (Cape Girardeau, Mo.)	60-61, Vol. 1	Yes
First National Bank (Cape Girardeau, Mo.)--Records and Correspondence	1-23	
Gaither, Donna	Vol. 1	Yes
Geary, Jackie	Vol. 1	Yes
Gill, Phyllis	Vol. 1	Yes
Groves, Frederic A., 1891-1981	60	Yes
Haas, Joe L.	Vol. 1	Yes
Haas, Opal (Lewis)	Vol. 1	Yes
Hamm, Larry	Vol. 1	Yes
Harris, Clyde D., 1889-1961	60	Yes
Hartle, Brenda	Vol. 1	Yes
Hunze, Jo Ann	Vol. 1	Yes
Interstate Protective Agency (Kansas City, Mo.)	3	
Interstate Protective Agency (Kansas City, Mo.)	3	
James, Earl	Vol. 1	Yes
Jensen, Cheryl	Vol. 1	Yes
Jones, Joan	Vol. 1	Yes

Index Terms	Folder	Image
Kinder, Bonnie	Vol. 1	Yes
Kirk, Esther L. (Fingerhut), 1913-1982	Vol. 1	Yes
Kitchen, Sharon	Vol. 1	Yes
Ludwig, Edna Marie (Schade), 1933-1978	Vol. 1	Yes
Ludwig, Robert F., 1929-2007	Vol. 1	Yes
Markham, E. L.	60	Yes
Matthews, Lyman Andrew, 1890-1975	60, Vol. 1	Yes
Medley, Elsie Beatrice, 1907-2001	Vol. 1	Yes
Monroe, Diane	Vol. 1	Yes
North, Debbie	Vol. 1	Yes
Oversized loans--Cape Girardeau (Mo.)	1	
Popp, L.A.	60	Yes
Potashnick, Reginald Basil, 1901-1992	60	Yes
Ray, Sylvia	Vol. 1	Yes
Rhodes, Joyce	Vol. 1	Yes
Schlamer, Vicki	Vol. 1	Yes
Schultz, Daisy Beatrice, 1906-1964	Vol. 1	Yes
Seabaugh, Donna	Vol. 1	Yes
Security State Bank (Cape Girardeau, Mo.)	62	Yes
Security State Bank (Cape Girardeau, Mo.)	62	Yes
Siebert, Elode	Vol. 1	Yes
Smith, Ray	Vol. 1	Yes
Sprenger, Betty	Vol. 1	Yes
Stafford, D'Neen, 1876-1941	14	
Stahly, Jane	Vol. 1	Yes
Statler, Viola	Vol. 1	Yes
Stock examinations--Cape Girardeau (Mo.)	1	
Swaim, Mildred (Smith), 1918-2014	Vol. 1	Yes
Swaim, Richard H., 1918-2007	Vol. 1	Yes
Uncollectable accounts--Cape Girardeau (Mo.)	3	
Vogelsang, Pat	Vol. 1	Yes
Watson, Brenda	Vol. 1	Yes
Wilhelm, Eva	50	
Winkler, Bill	Vol. 1	Yes
Wulfers, Lawana (Foreman), 1928-2004	Vol. 1	Yes