

*Money, the life blood of the nation,  
Corrupts and stagnates in its veins,  
Unless a proper circulation  
Its motion and its heat maintains."*

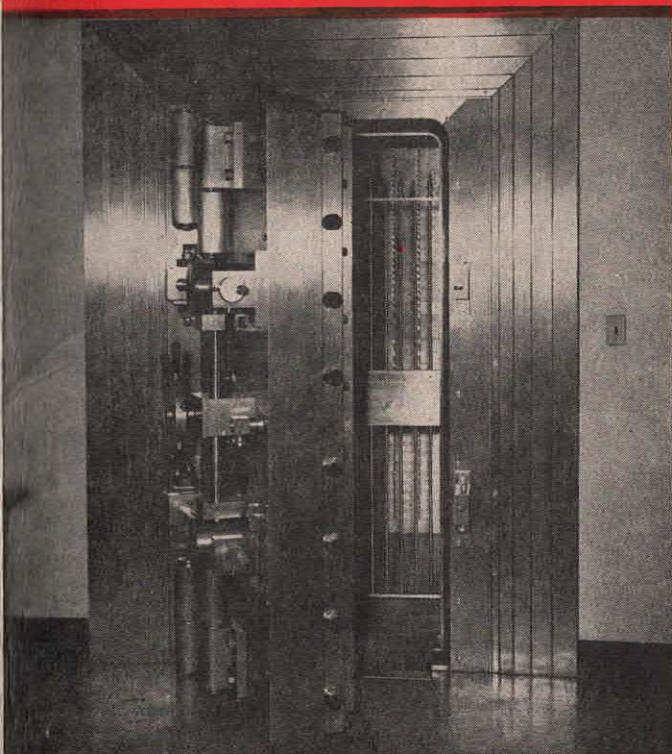
*Dean Swift*

**W**ritten on the pages of history during the last 100 years are the Civil War, insurrections, two world wars, depressions, panics, and booms. War or peace . . . good times or bad . . . the American people have continued to invest in America and the American way of life. The steady growth of America's banks, linked solidly with the growth and ever-expanding prosperity of our cities, our states, and our country bears this out.

In August, 1854, the Bank of Watertown opened its door to the early pioneers of the rich, newly settled Rock River Valley area. Time has wrought many physical changes since that first August morning but our constant effort to provide friendly, courteous, understanding service and guidance has remained. Therefore, to all our customers - individuals - corporations - other banks, let us express our appreciation. It has been our privilege to serve you . . . to invest in America.

To you we dedicate our efforts as our second century begins . . .

**BANK OF WATERTOWN**  
*Watertown, :: Wisconsin*



**" . . . they hauled  
some doors . . . "**

The modern vault door in the bank today is a great improvement over the first vault doors that were hauled from New York to Milwaukee and then over the Watertown Plank Road to Watertown in 1854.

**" . . . he invented  
machines . . . . . "**

Tired of counting money for payrolls, E. J. Brandt, cashier of the Bank in 1884, invented a machine that counted out coins . . . the start of a big business by itself in Watertown today.



**" . . . they carved  
a basement . . . "**

The bank's modern edifice has become a landmark in downtown Watertown. The original building, rebuilt in 1914, stands on the same foundation carved from solid rock 100 years ago.

**" . . . and now, our  
100th birthday . . . "**

Only memories remain of the early settlers, the frontiersmen, the Indian fighters. Time has wrought many changes, but the bank is still doing business as usual on the same corner.

