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Gaylord State Bank traces history to 1893

GAYLORD — Gaylord State Bank, chartered in March, 1893 as Gaylord Savings Bank established its original banking offices at the northeast corner of Main and Otsego streets.

The founding president, Frank A. Kramer, who served until 1928, has been succeeded by Frank Shipp, 1929-1951, Norman E. Glasser, 1951-1959, and current president Harold A. Elgas, who took office in 1959.

The original board of directors, John Corbin, Sanford W. Buck, Frank A. Kramer, E.B. Bolton, George Fiege, Henry Qua, S.E. Qua, and John G. Berry, possessed considerable faith in the prospects for substantial growth of Gaylord and Otsego County.

As the City of Gaylord celebrates its Centennial, Gaylord State Bank enters its 88th year of financial service to the region from five banking centers: the Main Office, 123 W. Main; Pines Trees Branch, 719 W. Main; Bagley Branch, 2005 S. 27; Vanderbilt Branch, corner Mill and Main, Vanderbilt; and Grayling, 381 S. Grayling Rd., Grayling. Harold A. Elgas, bank president, said, "Like the original founders and board of directors of Gaylord State Bank, today's board, management and staff continue to be optimistic toward what we sense is a very positive position Gaylord holds for achievements yet to come. Gaylord State Bank, with assets over \$75 million, through interaction and active inquiry, expects to continue its leadership role in that regard."

Through the banking years

GAYLORD — In 1889, a Mr. Cooper and Mr. Crain, two prominent local attorneys, established Gaylord's first bank.

A private institution chartered by the state, it operated until March 1893 when a group of local businessmen took over the assets, added capital and had it chartered as a state bank.

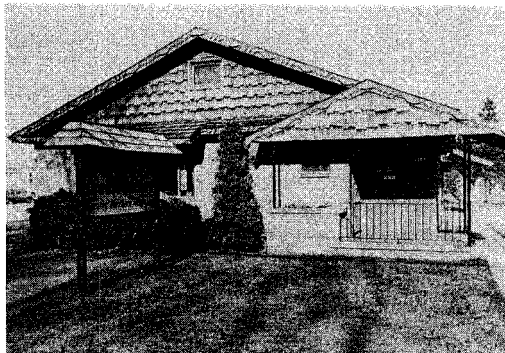
Known as the Gaylord State Savings Bank, its first president was Frank Kramer, proprietor of The Kramer Store, which was located on Main Street at the site of the present Wishing Well Clothing Store.

In 1948 the bank changed its name to the Gaylord State Bank and through the years has absorbed several other local banks, including the Otsego County Bank, Gaylord's second bank established in 1892 by James

Quick and Arthur Comstock.

The bank was located for many years at what was originally called the "Opera House Block," with a corner entrance on Main and Otsego in what was also known as the George F. Qua Building, which was later destroyed by fire. State Savings Bank later would occupy a building of its own on that same corner for more than 40 years.

In August, 1962, Gaylord State Bank purchased eight dilapidated building on Main Street between Center and Court. These buildings were later razed and in May, 1964, the present bank building was completed. The bank's renovation of a significant portion of the city's downtown business section played a significant role in the adoption of the Alpine motif and recognition as the Alpine Village.



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