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# Banks Running Into Name Shortage

A NUMBER of reasons have been stated in support of or opposed to Legislation to authorize branch banking in Oklahoma. It's on the way.

One more reason that hasn't been publicized is that there seems to be a shortage of acceptable names for banks.

The other day we had occasion to look at the list of banks in the Yellow Pages of the Oklahoma City telephone directory. It was a surprise to count 84 banks listed, plus one no longer in business.

Not all of them are situated in the metropolitan area but numbers given for Tulsa, Chickasha and Duncan banks could be taken as interest in having branches here.

Most towns big enough to have a bank have or have had a "first national" or "first state" bank and quite a few had one of each.

The listing shows First National Banks (some with "& Trust Co." added) for Bethany, Edmond, El Reno, Luther, Midwest City, Moore, Yukon, Oklahoma City, Norman and Tulsa. First State banks are shown

for Harrah, Jones, Nettle and Guthrie.

We briefly considered asking Bank Commissioner Bob Empe for a complete list of banks in the state but discarded the idea. If replication of bank names is statewide we would have a lot more than we could handle in this space.

American is a popular part of bank titles, being included in five. Security shows up three times and Oklahoma is part of the name for three banks. Union banks are listed for Oklahoma City and Chandler, and United banks for Oklahoma City and Norman.

Besides the downtown First City Bank, N.A., Oklahoma City, there are Citizens National Bank & Trust Co., Citizens Bank of Edmond, and City National Bank & Trust Co., Norman. Oklahoma City has the Commerce Bank and the Commercial Bank and there is the Norman Bank of Commerce.

The Allied Oklahoma Bank soon will have a competitor named Alliance Bank and both will be located on North May avenue.

Many banks use the name of a

town, community characteristic, or other local designation. This may work fine for one bank but it could cause complications if they start branching out.

For example, suppose the First National Bank of Tulsa should branch in downtown Oklahoma City and the First National Bank of Oklahoma City reciprocated. Or how about the Quail Creek Bank, N.A., opening a branch in Nichols Hills, vice versa, or both?

Then the thought arose about similar replication of names of churches. Early Oklahoma settlers established a First Baptist Church, First Methodist, First Christian, etc., in nearly every town.

We once visited a Second Baptist Church in Miami, OK, and the Fourth Baptist Church of St. Louis, Mo., was famous years ago. You seldom hear of a Third Baptist Church or a Second National Bank.

We abandoned research on "first churches" when we saw how many First Baptist churches were listed. Metropolitan Oklahoma City still has more churches than banks but branch banking is coming.