

## Using the branch records of the Trustees Savings Bank (Scotland)

### **Important Note: Access**

Because of the sensitive nature of much of this information there are access restrictions upon these collections. All records are closed for 75 years, unless the purpose of research is of a statistical or anonymised nature i.e. account holders or individuals are not identified by name or by inference.

All users of this collection must read and sign an agreement [see attachment] before any access to the records is granted.

Any questions about access to the historical records of the Trustees Savings Bank of Scotland, held at the University of Glasgow, must be addressed to the Duty Archivist at the address below.

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### 1.1 Ordinary Account Depositors' Declarations

In order to open an account with the savings bank, potential depositors had to sign a **declaration** [see example below]. This was an agreement between the depositor and the Savings Banks. Declarations are arranged in volumes in chronological order. **Signatures** or 'marks' are in the hand of the depositor. The **full name, occupation and address** of the depositor are given. Some though not all, declarations give the **age** of the depositor. The amount of the **first deposit** is also recorded, the depositors' account number is entered and these run concurrently.

**Name** → Janet Heill

**Account number** → No. 9867

**Amount of deposit** → First Deposit, £ 6/-

**Age and marital** → aged about 30, and Unmarried

**Address and occupation** → by trade or occupation a Shop woman, 3 Sallowgate

**Date** → Witness my hand, this 11th day of Aug 1891.

**Signature: witness and depositor** → Signed in presence of

**Bute Savings Bank declaration 1891 (GUAS Ref: TSB 59/4/1/1/5)**

### 1.2 Ordinary and Special Account Depositors' Declarations Indices

**Alphabetical indices** of depositors exist for some banks and branches. These give the account number and can be cross-referenced to the ordinary depositors' declarations and the ordinary depositors' ledgers. Later indices have special investment account numbers added.



## 2.2 Ordinary Account Depositors Transfer Ledgers

When the ordinary account depositors' ledger is full then the 'live' accounts are transferred to this ledger. Not all accounts are transferred. Information is arranged **numerically** by the initial account number [see Ordinary Account Depositors' Declarations]. The individual account holders' name is recorded. Deposits and interest on deposits are recorded with totals. Note that in these ledgers when the first columns are full, the new account transactions are forwarded to another part of the same ledger. The new entries are often then collated under a 'new' account number. This system of recording transactions was phased out by most Savings Banks in the early 1950s.

## 3.1 Special Investment Account Depositors' Ledgers

When ordinary account depositors' savings reached a certain threshold they could open a special investment account. Reference to the account number of the special investment account, is made in the ordinary account depositors' declarations. Information is arranged **numerically** by account number. The individual account holders' name is recorded. Transactions are recorded with totals. This system of recording transactions was phased out by most Savings Banks in the early 1950s.

## 3.2 Special Investment Account Depositors' Transfer Ledgers

When the special investments account ledger is full then the 'live' accounts are transferred to this ledger. Not all accounts are transferred. Information is arranged **numerically** by the initial account number [see Ordinary Account Depositors' Declarations]. The individual account holders' name is recorded. Deposits and interest on deposits are recorded with monthly totals. Note that in these ledgers when the first columns are full, the new account transactions are forwarded to another part of the same ledger. The new entries are often then collated under a 'new' account number. This system of recording transactions was phased out by most Savings Banks in the early 1950s.

## 4.1 Society Account Declarations

Under the terms of the savings bank acts certain societies i.e. educational, for the benefit of the poor and penny banks could open accounts. Examples of these include the Boy's Brigade, Sunday schools, cycling clubs, parish poor relief funds, employee sickness benefit funds. The declaration was an agreement between the 'society' and the Savings Banks; these are arranged in volumes in chronological order. The name of the **society**, **name** and **address** of the trustee(s) or treasurer(s) and **signature** are given. The terms of withdrawal are often given e.g. *'payable to any two'*. The amount of the **first deposit** is also recorded, the society's account number is entered these run concurrently. An 'S' suffixes society account numbers.

## 4.2 Society Account Declarations Indices

**Alphabetical indices of society depositors exist for some banks and branches. These give the account number and can be cross-referenced to the ordinary depositors' declarations and the sometimes the ordinary depositors' ledgers**

## Lloyds TSB Access Declaration

In consideration of my being allowed access to the archives of **The Trustees Savings Bank (Scotland)**, I undertake:

- 1) To furnish proof of my identity
- 2) Not to make notes about, nor subsequently to disclose to anyone, any information relating to any business of the company outside the agreed subject of my enquiry.
- 3) To submit to University of Glasgow Archive Services, the final draft of any text, which I propose to publish, or include in a thesis, which is based on the records of the company. If the publication of the material from the archives is approved, then its source must be acknowledged.

Name (please print) \_\_\_\_\_

Address (please print) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Telephone number \_\_\_\_\_

I agree to comply with the above conditions.

Signature \_\_\_\_\_

Date \_\_\_\_\_