

United States Department of the Interior  
National Park Service

**DRAFT**

# National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form*. If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. **Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).**

## 1. Name of Property

historic name ALDEN STATE BANK

other names/site number \_\_\_\_\_

name of related multiple property listing N/A

## Location

street & number 13200 Broadway  not for publication

city or town Alden  vicinity

state New York code NY county Erie code 029 zip code 14004

## 3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,  
I hereby certify that this X nomination \_\_\_ request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60.  
In my opinion, the property X meets \_\_\_ does not meet the National Register Criteria. I recommend that this property be considered significant at the following level(s) of significance:  
\_\_\_ national      \_\_\_ statewide      X local

\_\_\_\_\_  
Signature of certifying official/Title Date

\_\_\_\_\_  
State or Federal agency/bureau or Tribal Government

In my opinion, the property \_\_\_ meets \_\_\_ does not meet the National Register criteria.

\_\_\_\_\_  
Signature of commenting official Date

\_\_\_\_\_  
Title State or Federal agency/bureau or Tribal Government

## 4. National Park Service Certification

I hereby certify that this property is:

\_\_\_ entered in the National Register \_\_\_ determined eligible for the National Register

\_\_\_ determined not eligible for the National Register \_\_\_ removed from the National Register

\_\_\_ other (explain:) \_\_\_\_\_

\_\_\_\_\_  
Signature of the Keeper Date of Action

**Alden State Bank**  
Name of Property

**Erie County, New York**  
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**5. Classification**

**Ownership of Property**  
(Check as many boxes as apply.)

- private
- public - Local
- public - State
- public - Federal

**Category of Property**  
(Check only **one** box.)

- building(s)
- district
- site
- structure
- object

**Number of Resources within Property**  
(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1	0	buildings
		sites
		structures
		objects
1	0	<b>Total</b>

**DRAFT**

**Name of related multiple property listing**  
(Enter "N/A" if property is not part of a multiple property listing)

**Number of contributing resources previously listed in the National Register**

N/A

N/A

**6. Function or Use**

**Historic Functions**  
(Enter categories from instructions.)

COMMERCE/TRADE: financial institution (bank)

**Current Functions**  
(Enter categories from instructions.)

VACANT

**7. Description**

**Architectural Classification**  
(Enter categories from instructions.)

LATE 19TH AND 20TH CENTURY REVIVALS/  
Neo-Classical Revival

**Materials**  
(Enter categories from instructions.)

foundation: concrete

walls: brick

roof: asphalt

other: cast stone

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**Narrative Description**

(Describe the historic and current physical appearance of the property. Explain contributing and noncontributing resources if necessary. Begin with a **summary paragraph** that briefly describes the general characteristics of the property, such as its location, setting, size, and significant features.)

**Narrative Description**

Alden State Bank is a Neoclassical commercial building with a mezzanine level and a basement located on a rectangular lot on the north side of Broadway in the center of the Village of Alden, New York. Alden is a small village in the Town of Alden, located roughly twenty miles east of the City of Buffalo. Broadway, the main commercial thoroughfare in Alden, is also designated as U.S. Route 20, a predominately east-west highway connecting Newport, Oregon, with Boston, Massachusetts. Broadway merges with West Main Street very near Alden State Bank, running southwest to the west of the intersection, and due east to its east. Other important roads in Alden include Exchange Street, designated as County Road 578, which runs north to south and terminates directly across Broadway from Alden State Bank, as well as Crittenden Road, designated as County Road 1, which also runs north to south and terminates on the north side of Broadway two blocks east of the building.

Alden State Bank occupies a lot near the center of the commercial core of the Village of Alden, which runs along both sides of Broadway within the village boundaries to the east and west. The blocks immediately adjacent to Alden State Bank host a blend of two-and-a-half story residential buildings from the turn of the twentieth century (many of which have been converted into commercial buildings), two-story masonry buildings from the early twentieth century, and one- and two- story frame and masonry buildings from the second half of the twentieth century. Frame residential buildings from the turn of the twentieth century line blocks immediately north and south of Broadway, and a late-twentieth century housing development occupies the area immediately north of the bank. A large empty lot separates the bank from a one-story brick preschool building to the west, while a paved lot to the east separates it from a one-story brick bank building, occupied by the Alden State Bank organization since 1963.

Alden State Bank is a rectangular one-story brick building with a mezzanine on the interior, cast-stone exterior details, a brick parapet, and a flat roof on a concrete foundation. The façade, which faces south onto Broadway, is symmetrically composed, which a centered entryway and a single window bay on either side. Cast-stone pilasters divide these bays, and a cast-stone cornice caps the façade. The side and rear elevations of the building exhibit far fewer details, and a rear entry provides access to the building as well. In 2024, a tall port-cochere was constructed adjacent to the building's east elevation to facilitate drive-through services in the building.

Alden State Bank is an example of the Neoclassical architecture popular for institutional buildings during the early decades of the twentieth century. The exterior retains many of its original features, with details on the façade lending it a stately appearance. The interior remains largely intact, and the floor plans retain many original spaces, including the main hall, the safe, and the mezzanine overlook. Historic finishes, notably the original millwork and staircases, remain in place throughout the building.

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## Exterior Description

Alden State Bank is rectangular in plan, measuring approximately forty feet wide along Broadway and forty-six feet deep. It is one story with a double height volume in order to accommodate the mezzanine level and has a concrete foundation and a flat roof with a brick parapet. The building encompasses roughly 1,700 square feet. The symmetrical facade features a center entry bay with an overhead awning and two flanking bays, designed and detailed together to appear as one double-height story in elevation. Cast-stone pilasters with Doric-style capitals frame each bay. The blond brick and cast-stone trimmed facade has large single-paned fixed windows with inset wood-panel visors, cast-stone pilasters and is topped by a cast-stone entablature and parapet.

Two concrete risers with a single wrought-iron handrail lead to the centered entryway on the façade. The door surrounds are carried out in cast stone, integrated into the cast-stone pilasters delineating each bay of the façade. The surrounds are simple cast-stone blocks with a framing relief resembling a hood mold capped by a cast-stone entablature. Paired, fully glazed wood doors with brass hardware provide entry into the building. A brass awning extends directly over the entablature, and electric cables providing current to the overhead lights on the underside of the awning connect it with the ground. A window opening covered by painted vertical wood boards occupies the remainder of the center bay above the awning. The east and west bays of the façade are identical. Short brick pillars capped by cast-stone slabs stand immediately in front of these bays, and a full-height fixed wood window with a cast-stone sill and a vertical course of brick above occupies each bay. Painted vertical wood boards cover the top third of each window in a fashion identical to those in the center bay. The cast-stone entablature at the top of the façade has a simple architrave, a blank frieze, and a cornice with shallow modillions in the lower register. The parapet that rises above has cast-stone coping and a raised section above the center bay with an inset cast-stone panel surrounded by trim that reads “Alden State Bank” with the date of organization and the date of the building’s construction in relief.

The side elevations are far simpler than the façade. Each elevation is three bays wide and is carried out in the same blonde brick. A cast-stone belt course aligned with the entablature on the façade runs across each elevation, and a simple parapet capped by cast stone rises above. Window openings occupy each bay of the west elevation. Glass block windows occupy the bottom half of each opening and painted vertical wood boards occupy the top half. Each opening has a cast-stone sill and a vertical course of brick lintels. The east elevation is nearly identical to the west elevation, but the window opening of the northernmost bay has been infilled with blonde brick and a small brick chimney rises above the northernmost bay. The most notable feature on the east elevation is a tall porte-cochere, which was added in 2024; the flat-roofed awning is supported by six square columns with wide brick-clad concrete bases. This feature, constructed adjacent to the building but not physically attached, allows for drive-through service to be added to the historic structure.

The rear elevation is the least visible and the simplest elevation of the building, with an absence of decorative features. A simple entryway with a wood slab door provides access to the rear of the building from the westernmost bay of the elevation. The center bay contains two window openings, one level with the entryway, and one at the mezzanine level above. These openings contain paired six-over-six wood sash windows with cast-iron bars and cast-stone sills. Two small window openings with fixed wood windows, cast-iron bars, and cast-stone sills occupy the lower register of the easternmost bays.

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## **Interior Description**

The interior of Alden State Bank has a basement and a first floor as well as a mezzanine level. The first floor has a double-volume height banking area with enclosed rooms along the east wall, as well as a bank vault in the northwest corner. An entry vestibule and a secondary enclosure provide access to the main banking area from the main entryway to the south, while a rear entryway on the north wall provides access behind the main staircase. Circulation is provided by the main staircase, which accesses the mezzanine above and the basement below from a position immediately east of the bank vault. The main staircase features rounded birchwood treads, birchwood risers, and a carved birchwood handrail, as well as turned birchwood spindles on the first floor, and the stairs to the basement are composed of concrete. The east staircase, which extends from the cashier's space in the southeast corner along the east wall, also provides access to the mezzanine. This staircase has birchwood treads and risers, a simple wood handrail, and walls composed of drywall. A secondary access to the basement in the south of the bank hall, where the glass partition office currently stands, was removed and the floor matched to the rest of the new terrazzo flooring throughout. Original cast-iron radiators remain in place throughout the building.

### *First Floor*

The main entryway opens into the original foyer featuring painted concrete block walls, wood crown molding, and a new terrazzo floor, white throughout with a blue border that also surrounds built in features. A glass partition immediately to the west of the entry vestibule creates a small office. The cashier's space features linoleum tile floors and a low acoustic tile ceiling with troffer light fixtures, and late-twentieth-century wood paneling lines the north, west, and east walls. The original concrete block wall with a wood chair rail and wallpapered drywall above remains visible to the south. A new teller desk runs through the middle of the floor, east-to-west, facing the entry. The east staircase is accessible along the eastern wall, which is in front of the cashier's office in the center of the east wall, which in turn provides access to the posting room in the northeast corner of the plan, which has been expanded, creating a narrow hallway next to the rear staircase, and divided into a small kitchen and bathroom. These spaces share similar features: each has new terrazzo floors, half-glazed wood panel interior walls and doors, plaster exterior walls, and low gypsum ceilings with wells to accommodate the windows on the east elevation.

The main banking hall is accessed from the main entryway. The hall, in addition to the offices to the east, and the secondary entryway on the rear wall, is a large, double-height volume area with the new teller fixtures. The area has terrazzo floors, plaster walls, and high plaster ceilings with new circular metal light fixtures. Two plaster cross beams divide the ceiling into thirds, and these beams terminate on both walls in floating brick pilasters supported by plaster corbels. The vault in the northwest corner of the space has similar finishes, but the ceiling is lower to accommodate the mezzanine above. The vault door has been replaced with a simple open entryway. The main staircase directly abuts the vault to the east, providing access to the mezzanine above and the basement below.

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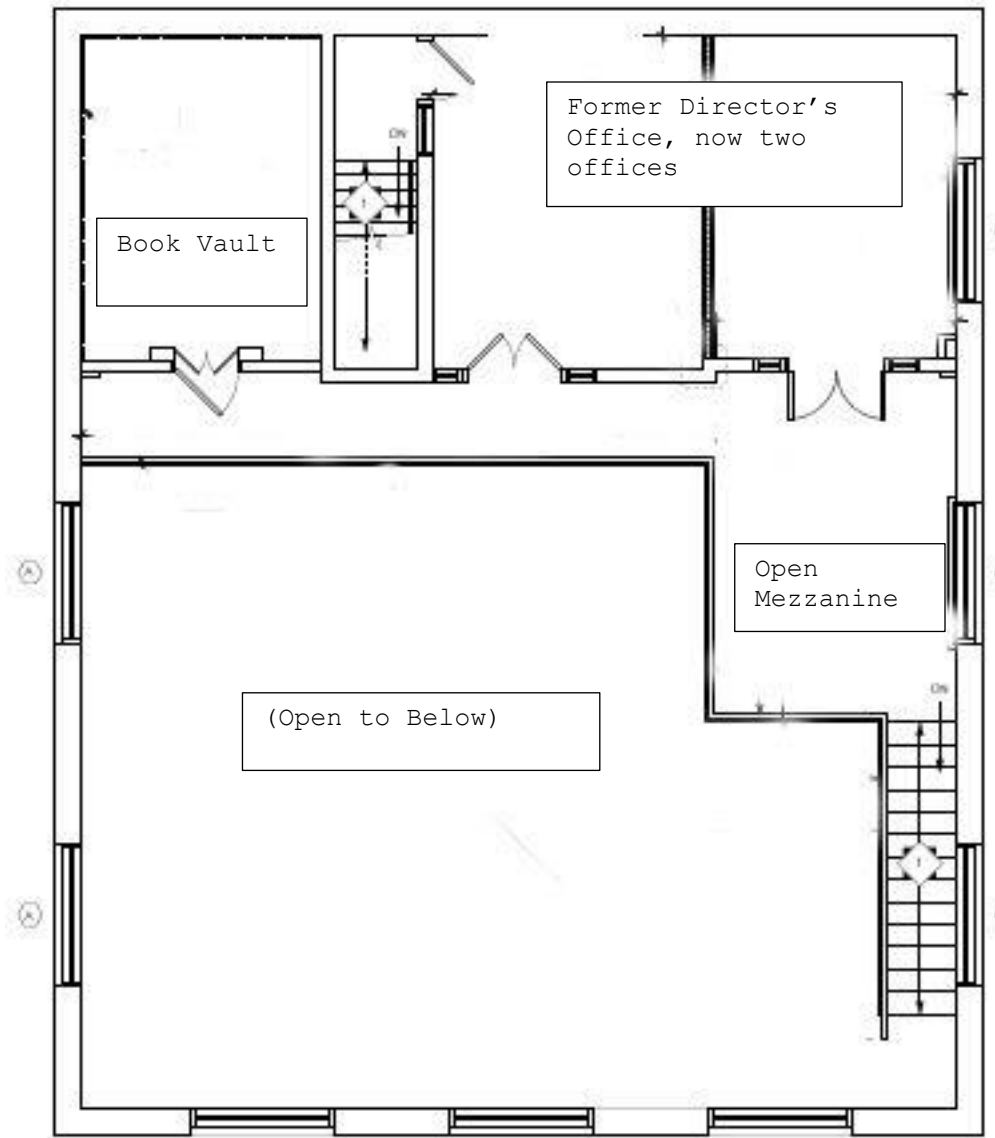
*Figure 1: First Floor Plan*

*Mezzanine*

The mezzanine, which can be accessed from the staircase in the main banking area or the east staircase, extends across the entire north wall of the building and stretches across most of the east wall; the open portion of the mezzanine has carpeted concrete floors and a wood railing supported by turned balusters and cast-iron brackets. The main stair that leads to the mezzanine provides access to the former director's office in the northeast corner of the building, which has been divided into two smaller offices, both of which are accessed via paired half-glazed wood panel doors with half-glazed sidelights. These open into the offices from the open portion of the mezzanine, which overlooks the main banking area to the south. These two offices have carpeted concrete floors, plaster walls, and a plaster ceiling with modern light fixtures. A short wood balustrade with turned balusters surrounds the window on the east wall; an upper railing extension was added to make the railing code compliant. To the east, the east staircase provides access to the open portion of the mezzanine, and a heating system occupies the landing near the stairs. This open portion also provides access to two rooms. The book vault in the northwest corner of the mezzanine retains its original vault door, concrete floors, and plaster walls. All concrete floors have been covered with a thin patterned carpet.

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*Figure 2: Mezzanine*

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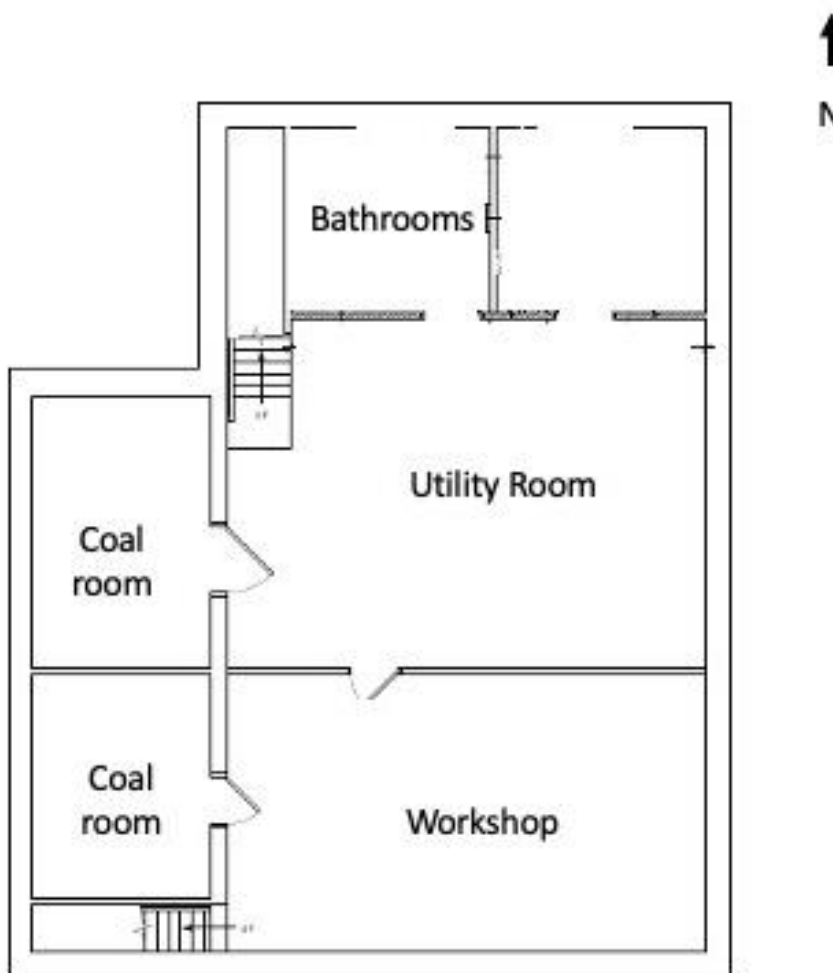
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*Basement*

Only the main staircase provides access to the basement from the first floor. The basement has low ceilings with exposed steel joists in most places, concrete floors, plaster walls, and wood panel doors with simple wood doorframes. The main staircase leads to a large central utility room. Two restrooms occupy the area to the north of this room, and a door to the west leads to a former coal room. A central door along the south wall of the utility room leads to a workshop, which extends across most of the south wall of the basement. Two doors provide entry to the former coal room to the west of the workshop, which is now two smaller rooms. The northeast corner of the basement remains unexcavated.



*Figure 3: Basement Plan*



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**8. Statement of Significance**

**Applicable National Register Criteria**

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B Property is associated with the lives of persons significant in our past.
- C Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D Property has yielded, or is likely to yield, information important in prehistory or history.

**Criteria Considerations**

(Mark "x" in all the boxes that apply.)

Property is:

- A Owned by a religious institution or used for religious purposes.
- B removed from its original location.
- C a birthplace or grave.
- D a cemetery.
- E a reconstructed building, object, or structure.
- F a commemorative property.
- G less than 50 years old or achieving significance within the past 50 years.

**Areas of Significance**

(Enter categories from instructions.)

Architecture

Commerce

**Period of Significance**

1925-1963

**Significant Dates**

1925

**Significant Person**

(Complete only if Criterion B is marked above.)

N/A

**Cultural Affiliation**

N/A

**Architect/Builder**

Herbert C. Swain, architect

John I. Barton, builder

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**Period of Significance (justification)**

The period of significance begins with the construction of the building and ends with its sale by the original occupant. This era encompasses all major architectural developments, as well as the period when the building was at its most significant as a banking facility.

**Criteria Considerations (explanation, if necessary)**

**Statement of Significance Summary Paragraph**

(Provide a summary paragraph that includes level of significance and applicable criteria.)

**Statement of Significance:**

Alden State Bank is significant under Criterion C in the area of Architecture as an example of an intact Neoclassical-style bank building constructed in the early twentieth century. Built in 1925, the building was designed by Herbert C. Swain, a Buffalo-based architect responsible for the design of multiple buildings in the Village of Alden, and constructed by John I. Barton, a builder based in Akron. Swain designed the bank in the Neoclassical style, a style typically adopted by financial institutions seeking to announce status and stability to current and potential clients looking to safeguard their money during an era of financial turbulence and increasing regulation. In order to succeed, banks required a reputation for accountability and security, and classical design elements conveyed these attributes to the public. Architects working in the style helped bankers establish their presence in the communities they served by featuring materials and architectural features associated with grand institutions like museums and government entities. Alden State Bank shares traits with many other banks built in the 1920s, including a freestanding plan, a stately façade with multiple entablatures and pilasters, and fireproof masonry construction. The design of the interior, which included quality materials like plaster and hardwood and a layout with a large banking floor in front and secure vaults in back, also reinforced the impression of safety and dignity. The exterior retains a high degree of integrity, while the interior remains legible as a banking area and retains many original features and finishes. Overall, Alden State Bank continues to reflect its original design and use, and the building remains an important feature of the built environment in the Village of Alden.

The building is also significant under Criterion A in the area of Commerce as an example of an independent bank operating in the Village of Alden during a period of population growth and commercial expansion. The bank received its charter in 1916 and leased space in a nearby commercial block until 1925, when the firm constructed Alden State Bank at 13200 Broadway. Despite the financial trials presented by the turbulent decades ahead, the bank withstood the Great Depression and the economic challenges wrought by World War II and continued to provide its services in Alden through the 1950s. While large banking enterprises served urban commercial centers in a variety of ways during this period, farmers and residents in rural areas required reliable access to banks for loans, and local banks like Alden State Bank served as the most convenient means of banking in small towns. The bank operated out of Alden State Bank until the 1960s, when the need for more space and the desire to accommodate clients from their automobiles led to the construction of a new building

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and the sale of Alden State Bank building. The period of significance for Alden State Bank begins with the construction of the bank in 1925 and ends in 1963 when the firm relocated to its current headquarters at 13216 Broadway and sold the building to the Alden Advertiser, a local newspaper publishing company.

### **Historic Overview of the Village of Alden**

Prior to the arrival of the first descendants of Europeans in Western New York, the Seneca lived in the area that became the Village of Alden. Following the Revolutionary War, a series of treaties and agreements resulted in the dispossession of much of their land in Western New York and the creation of reservations for the Seneca.

After the formation of the United States Government and its assumption of sovereignty over Western New York, a syndicate of Dutch investors known as the Holland Land Company purchased the land west of the Genesee River from the financier Robert Morris. The Holland Land Company established a land office in Batavia to administer the territory, which they hired Joseph Ellicott to survey. During the early decades of the nineteenth century, the company sold tracts of the purchase, which included all of Erie County, to speculators and settlers. The first recorded settlement in the area that became the Village of Alden proceeded during this period: In 1810, Moses Fenno purchased lot 17 and arrived in the spring of that year. Fenno constructed a log dwelling and began farming in the area, setting the precedent for the agricultural practice that would occupy many of the residents in the town for centuries to come. At least four other families settled in the town during the summer that followed, and settlers continued to arrive in the years that followed. By the end of the decade, the first sawmills and gristmills operated along Cayuga Creek, and although they later closed due to lack of demand, a general store run by Seth Estabrook and a tavern run by Amos Bliss also operated in the town.<sup>1</sup>

Further agricultural development and population growth in the following decades ensured that future commercial operations succeeded. In 1823, the Town of Alden officially formed from territory previously included in the Town of Clarence, and between 1820 and 1850, settlers in Alden cleared forests and began cultivating the land. While this endeavor proceeded immediately in the southern parts of the township, the northern part required hydrologic intervention, which progressed after the mid-1830s. Meanwhile, the earliest evidence of the emergence of a village appeared when Joseph Freeman, the first postmaster in Alden, established a post office in 1823, although the growth of the village remained slow until the second half of the century. The arrival of the Buffalo & Attica Railroad in 1843 and the Buffalo & Rochester Railroad in 1853 eased limitations on the arrival of immigrants and export of marketable products, fueling commercial and population growth in the area. During this period, a large influx of settlers from Germany arrived in the town, and the population rose from about 1,200 in 1830 to over 2,500 in 1850.<sup>2</sup>

<sup>1</sup> H. Perry Smith, ed., *History of the City of Buffalo and Erie County, with Illustrations and Biographical Sketches of Some of Its Prominent Men and Pioneers, Vol. I* (Syracuse: D. Mason & Co., 1884), 38-67; 438-441.

<sup>2</sup> Smith, ed., *History of the City of Buffalo and Erie County*, 441-442; Truman C. White, ed., *Our Country and Its People: A Descriptive Work on Erie County, New York, Volume I* (Boston: Boston History Company, 1898), 489.

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Although growth in the Village of Alden remained slow throughout the first half of the nineteenth century, the arrival of the railroads accelerated the growth of commercial activity and the coalescence of a settled community. After the arrival of railroads, entrepreneurs in the village founded taverns, hotels, and dry goods stores, and merchants in the village provided nearby farmers with a way to market their produce. In 1869, the Village of Alden voted to incorporate, and by the end of the following decade, its population numbered 521. In the 1880s, Benjamin Gifford founded the Spring Creek Cheese Factory, giving local dairy farmers a new opportunity to market their products. Two discoveries fueled growth in Alden during the last decades of the nineteenth century: in the 1880s, natural gas was discovered in the village, and in 1892 the Alden Natural Gas Company was organized. The prospect of natural gas also led to the second discovery, when Frank Wescott found deposits of mineral-rich water while drilling for fossil fuel. Residents found that Wescott's discovery, known as "black water," had healing properties, and in 1904, the first resort providing amenities for tourists seeking the beneficial health effects of the natural resource opened. The influx of tourists acted as a boon for development in Alden and drew the village into a closer relationship with Buffalo, which offered increased bus service to the resorts.<sup>3</sup>

Given these new industries and the access provided by railways, the local economy matured during the years leading up to the turn of the twentieth century. By the end of the nineteenth century, the Village of Alden emerged as the center of commercial activity in the town:

Alden Village has now 2 general stores, 2 hardware stores, 3 hotels, 1 newspaper, 1 harness shop, 2 blacksmiths, 1 feed store, 1 furniture store, 1 grist mill, 4 physicians, 1 wagonmaker, 2 markets, 1 tannery, and 3 churches.<sup>4</sup>

During the following decade, the population of the village grew above 800, and the combination of a robust commercial economy and a growing population created the proper conditions for the establishment of a local bank.

### **The History of Banking in Western New York**

The evolution of the financial system in Western New York reaches at least as far back to the introduction of loans created by the Holland Land Company. To accommodate their clientele, which included many settlers without access to capital, the company issued mortgages, which indebted a large share of the population to the company. Due to the absence of a standardized currency, the trade that took place in the early nineteenth century often involved some combination of barter, "shinplasters," and other promissory notes, or nonstandard coinage.<sup>5</sup>

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<sup>3</sup> Smith, ed., *History of the City of Buffalo and Erie County*, 441-442; Truman C. White, ed., *Our Country and Its People: A Descriptive Work on Erie County, New York, Volume 1* (Boston: Boston History Company, 1898), 489; Karen Muchow, "Black Water Baths," Alden Historical Society, 2021.

<sup>4</sup> White, ed., *Our Country and Its People*, 490.

<sup>5</sup> A shinplaster is a promissory note issued by a private organization, usually considered to have very little value. White, ed., *Our Country and Its People*, 296.

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Global events that took place in 1816 led to the establishment of the first banking institution in the Niagara Frontier. At the end of the previous year, the eruption of Mount Tambora in Indonesia, the largest volcanic eruption ever recorded, ejected debris into the stratosphere, causing what became known as the “Year Without Summer.” Crop failures ensued throughout much of the Northern Hemisphere, and devastating growing conditions, including freezes as late as June, delivered a very poor harvest in Western New York. Compounding the effects of the War of 1812, the crop failure created a dire financial situation in the area and exacerbated tensions between elite families and subsistence farmers. In order to alleviate the situation and ease discontent, a group of wealthy citizens convened and formed the Bank of Niagara, the first institution of its kind in the region, with a starting capital of \$500,000. The new bank, led by its first president, Isaac Kibbe, enabled struggling farmers to access loans and introduced a measure of financial regularity in Western New York.<sup>6</sup>

The construction of the Erie Canal fueled economic growth in the region and stirred an increase in financial interest. By the middle of the 1820s, the prospect of a canal linking Western New York with the Hudson River drove the creation of new manufacturing firms and commercial concerns, and the prosperity created by the economic activity spread throughout the region as it opened markets abroad to nearby farmers. In 1826, a second committee, attended in part by charter members of the Bank of Niagara, met to establish a second bank in the region, but the efforts did not commence immediately. Only in 1829 did the committee proceed with the establishment of a branch of the Bank of the United States in Buffalo. The following year, another group of investors purchased stock sufficient to create the Bank of Buffalo, and the bank began operating in 1831.<sup>7</sup>

The prosperity brought to the region by the completion of the Erie Canal lasted until the Panic of 1837, a financial crisis that swept through the United States. Rising interest rates and the financial policies of President Andrew Jackson’s administration, including the refusal to recharter a central bank, led initially to bank runs and ultimately to low rates of investment and employment throughout the early republic. Although the banks in Buffalo remained solvent throughout the crisis, the exposure of the fraudulent business dealings of prominent financier and real estate magnate Benjamin Rathbun contributed to regional economic uncertainty. These financial conditions slowed the pace of economic development and delayed the construction of the railroads during the decade that followed.<sup>8</sup>

After the country recovered from the financial crisis, the foundation of banks proceeded at an unprecedented pace. Business leaders founded several important banks in Erie County around the middle of the nineteenth century, including Buffalo Savings Bank (1846), Marine Bank (1850), Erie County Savings Bank (1854), and Manufacturers and Traders Bank (1856), and the industry flourished during the second half of the nineteenth century. Later in the century, the introduction of credit bureaus and the wide availability of credit made possible the loans that drove large-scale development in the region.<sup>9</sup>

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<sup>6</sup> Smith, ed., *History of the City of Buffalo and Erie County*, 117-118; White, ed., *Our Country and Its People*, 257-258.

<sup>7</sup> Smith, ed., *History of the City of Buffalo and Erie County*, 706; White, ed., *Our Country and Its People*, 297-298.

<sup>8</sup> White, ed., *Our Country and Its People*, 320-322.

<sup>9</sup> White, ed., *Our Country and Its People*, 380-382.

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By the end of the nineteenth century, Buffalo remained the center of banking in the region, and the financial institutions located in the prosperous city held assets of increasingly large value. A history of Erie County published in 1898 identified “eighteen banks of deposit and discount, five savings banks, and two trust companies” and reported that “the total capital represented [by these banks was] about \$5,550,000.”<sup>10</sup>

The early decades of the twentieth century brought the rise of local banks in smaller commercial centers throughout the county. While some towns and villages in Erie County did have local banks in the nineteenth century, many lacked the concentration of commercial activity sufficient to support a bank until the period of economic growth that occurred around the turn of the century. Instead, residents of villages like Alden generally lacked the degree of wealth that required the services of a bank, and those who engaged in banking did so in nearby commercial centers until the early twentieth century, when banks like Alden State Bank provided a local alternative. The combination of business expansion, the codification of the gold standard in 1900, and the introduction of the Federal Reserve in 1913 created more secure conditions for these smaller banks to enter the market.<sup>11</sup>

Meanwhile, larger banks began to expand the reach of their services by introducing branches. According to a report, the number of branch locations in the United States increased from about 119 at the beginning of the century to over 3,500 thirty years later. This figure includes seventy-six branches operated by three institutions in Buffalo. Of these three, Marine Trust Company ranked as the largest, with thirty-five branches alone. The introduction of branch banking allowed larger banking institutions to increase the territory they served, thus enabling the consolidation that occurred after the Great Depression, devastated many smaller banks and forced them to close their doors.<sup>12</sup>

The pace of financial consolidation in Western New York quickened during the remainder of the century, reducing the number of financial institutions in the area. The advance of globalized financial institutions and the relative decline of the regional economy after the postwar boom resulted in consolidation and disinvestment. By 1980, only five large banks maintained headquarters in Buffalo, a number that fell to only one by 2016, when only Manufacturers and Traders Trust Company remained. Meanwhile, a few small local banks continued to operate in Erie County, including Alden State Bank, Lake Shore Savings Bank, and Evans Bank, and in the twenty-first century, credit unions have played an increasingly important role in offering financial services throughout the region.<sup>13</sup>

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<sup>10</sup> White, ed., *Our Country and Its People*, 437-438.

<sup>11</sup> Murray Newton Rothbard, *History of Money and Banking in the United States: The Colonial Era to World War II* (Auburn: Ludwig von Mises Institute, 2002), 202-203.

<sup>12</sup> Ira Clark, E. A. Goldenweiser, M. J. Fleming, L. R. Rounds, and E. L. Smead, “Branch Banking in the United States,” Federal Reserve Committee on Branch, Group, and Chain Banking, 1932, 1-25.

<sup>13</sup> Steve Cichon, “The Buffalo You Should Know,” *Buffalo News*, May 28, 2016.

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Despite the commercial activity sparked by the discovery of the mineral rich water deposits, the Village of Alden remained without a bank until the 1910s. Recognizing the need to organize a bank to accommodate the community, a group of prominent businessmen in the area led by Charles H. Dold and his brother, Philip B. Dold, organized in 1916 and founded Alden State Bank. Events proceeded quickly during the subsequent months, as related by the Alden Historical Society:

The first shareholder meeting was in April 1916. Soon after, a committee began negotiating with Howard Wright for leasing quarters in his drug store building, which is now the gift shop portion of Alden Pharmacy. They rented these quarters for \$40.00 per month. In June, word was received that a banking charter would be granted. The first officers were elected, with Charles H. Dold as President and Bernis L. Bensley as cashier... The charter was officially granted on September 30<sup>th</sup> and the doors opened for business on October 5<sup>th</sup> with the cashier and one teller. Deposits on the first day were \$12,600.00 in checking accounts and \$10,400.00 in interest accounts.<sup>14</sup>

Dold remained the president of the bank until his retirement in 1925, when Bensley replaced him. During Dold's tenure, the bank operated in the Wright Block at 13203 Broadway (1911, extant) and the scale of its operations continued to grow alongside commercial activity in Alden.

By the early 1920s, the directors of the bank recognized the need for a more permanent location to serve the community. In 1924, the bank purchased the property at 13200 Broadway, directly across the street from the Wright Block, for \$5,000. The directors employed Herbert C. Swain, an architect with ties to Alden, to draft plans for a dignified Neoclassical building and hired John I. Barton to oversee its construction. Union Heating & Refrigerating Co., Inc., of Jamestown installed the Melco Oil Burner to provide heat for the building. The Cary Safe Company of Buffalo removed the original bank vault door the company previously installed in the Wright Block and installed it on the first floor of the new building, while George A. Payne furnished a Diebold Safe & Lock Co. vault door for the book vault above. Duplex Electric Co. installed the burglar alarm system. In total, the building expenditures amounted to \$25,000.<sup>15</sup>

In December of 1925, the company celebrated the completion of the project, and according to the Alden Historical Society, "At the Grand Opening, Directors and wives were present and passed out carnations, cigars, lemonade and Nabisco cookies." The finished building, which had multiple offices for cashiers, a posting room, a standard vault and a book vault, and a directors' room, served the bank for the following four decades.<sup>16</sup>

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<sup>14</sup> "Alden State Bank Serving the Community for 100 Years," *Grannytown Gazette: Newsletter of the Alden Historical Society*, October 2016, 2.

<sup>15</sup> "Alden State Bank Serving the Community for 100 Years," *Grannytown Gazette: Newsletter of the Alden Historical Society*, October 2016, 2; "New York News Items in Brief," *Nunda News*, March 27, 1925; Correspondence, Alden State Bank Archives.

<sup>16</sup> "Alden State Bank Serving the Community for 100 Years," *Grannytown Gazette: Newsletter of the Alden Historical Society*, October 2016, 2.

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Alden State Bank managed to withstand the worst effects of the Great Depression and the economic tumult of World War II. Through these crises, the bank engaged primarily in account management and in mortgage lending. The return of robust economic growth in the second half of the century provided a boon to the bank, and sound leadership ensured that the bank continued to attract new customers. In 1952, Albert L. Simme replaced Bensley as the president of Alden State Bank, and by the end of the decade, the bank held assets worth roughly \$10 million.<sup>17</sup>

During this period, Alden State Bank also made the bank available for use as a de facto public space by the local community. In 1941, the bank hosted the Agricultural Conservation Program assignment meetings for Alden farmers. The bank also became the meeting location for the Board of the Town of Alden in the early 1950s while the board members sought a more permanent town hall, demonstrating a substantial degree of integration into the fabric of the Alden community.<sup>18</sup>

Toward the end of the 1950s, the directors of Alden State Bank identified the need for a new building to accommodate the operations of the bank. The population of Alden ballooned after World War II, and members of the growing customer base frequently found themselves waiting for teller service outside of the bank due to its limited capacity. Meanwhile, competition with the growing number of branch banks and the rising role of the automobile in American life compelled the bank to consider ways to install a drive-through teller. Simme and the rest of the bank leadership began planning the construction of a new bank in 1960, and the construction process began the following year. In November of 1963, Alden State Bank vacated the 1925 building and relocated to its current building at to 13216 Broadway.<sup>19</sup>

### **Architecture and Design of Small Independent Banks**

During the early twentieth century, when the construction of Alden State Bank took place, several considerations influenced bank design. Because of the increasing financialization of the American economy, bank construction soared during the early decades of the twentieth century. The standards of bank design that ensured their security and community recognition usually required the retention of an architect rather than a local builder, and local banks like Alden State Bank often hired journeymen architects like Swain to avoid the more costly services of prominent firms.<sup>20</sup>

When designing Alden State Bank, Swain employed attributes associated with the Neoclassical style, a very popular architectural style for banks at the time. Neoclassical architecture gained influence in the design of local banks in part due to its use for important financial institutions incorporated into the McMillan Plan for the

<sup>17</sup> "A. L. Simme Dies at 78, Former Alden Banker," *Buffalo Courier-Express*, Dec. 31, 1965; "Alden State Bank Serving the Community for 100 Years," *Grannytown Gazette: Newsletter of the Alden Historical Society*, October 2016, 2.

<sup>18</sup> "1941 Conservation Program Sign-Up," *Lancaster Enterprise*, March 6, 1941; "Town May Purchase Black Water Baths Landmark in Alden," *Batavia Daily News*, May 17, 1952.

<sup>19</sup> "Alden State Bank Serving the Community for 100 Years," *Grannytown Gazette: Newsletter of the Alden Historical Society*, October 2016, 3.

<sup>20</sup> Charles Belfoure, *Monuments to Money: The Architecture of American Banks* (North Carolina: McFarland and Co., Inc., 1954), 130-131.



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District of Columbia (1901), which stipulated the style for buildings constructed around the National Mall. The style featured classical design elements like entablatures, pilasters, and ordered columns associated with the architectural traditions of antiquity, while the guiding principles of restraint and austerity differentiated Neoclassical architecture from more elaborate styles that drew on classical influences. The incorporation of historical correlates lent Neoclassical buildings dignified appearances, and other common features including masonry construction, stone facades, and detached plans, reinforced the status of Neoclassical buildings as prominent locations for commercial and civic activity. Swain achieved this effect by drafting Alden State Bank with masonry construction and including cast-stone pilasters and a prominent cast-stone entablature on the façade of the building. Due in part to its stately appearance and its prominent location on Broadway, Alden State Bank assumed an important role in the emergence of a sense of civic pride in Alden, as evidenced by its use for community functions.

During an era in which financial disruptions occurred with some frequency, local banks depended on their reputations, and the design of many local banks during the early twentieth century reflected this need to maintain trustworthiness. To encourage the public's trust in the institution, Swain incorporated several safety and security features in his design for Alden State Bank. The layout of the bank with a large banking floor and an open mezzanine ensured that occupants had ready visibility of both the book vault and the standard vault, while simultaneously providing clear delineations between spaces for the public and those restricted to employees. In addition, the centrality of the main entryway and the rear entryway limited access to the building to concentrated points on the first floor. Other features of the design of the building, such as the incorporation of the burglary alarm system, the freestanding plan, and the fireproof masonry construction techniques mitigated specific risks to the security of the bank's holdings. All these elements, which remain intact despite changes made after the sale of the building in the second half of the twentieth century, had the overall effect of protecting customer assets and establishing a relationship of trust with the community.

*Architect: Herbert C. Swain*

Herbert C. Swain, the architect responsible for the design of Alden State Bank, was born in Buffalo in 1887. He attended Alden High School before enrolling at Syracuse University to study architecture. After his graduation in 1911, Swain partnered with William S. Brickell, another architect in Buffalo, and formed the Brickell-Swain Company. The two architects practiced together for the following five years, maintaining a joint office in the Ellicott Square Building (1896, NR Listed 2018). During the duration of their partnership, the architects designed commercial, residential, and institutional buildings including the residence at 28 University Avenue (1913, extant), the Kenmore Baptist Church (1916, extant), and the Wright Block in Alden.<sup>21</sup>

After their partnership ended in 1916, Swain leased an office in the Calumet Building (1903, NR Listed 2010) and began his own practice. At this stage in his career, Swain continued to design institutional, educational, and

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<sup>21</sup> "Misc. Photos – University Avenue," Buffaloah.com; "Ground Broken for Church at Kenmore," *Buffalo Evening News*, May 2, 1916; Henry Wayland Hill, ed., *Municipality of Buffalo, New York: A History, 1720-1923* (Buffalo: Lewis Historical Publishing Company, 1923), 259.

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commercial buildings, including Alden State Bank, an addition to the union school in Lockport (1924, not extant), and the First Methodist Episcopal Church at 8210 Buffalo Avenue in Niagara Falls (1922, extant). From the mid-1920s on, Swain also devoted considerable time to the design of residential developments. Examples of such developments include a series of Colonial Revival houses (extant) on Wardman Road he designed for Stoddard & Quin, Inc., in 1926; the Mount Vernon on the Lake homes he designed in 1938 (extant); and homes in the Hubbard Park development in East Aurora (1954, extant).<sup>22</sup>

Over the course of his long career, Swain displayed a high degree of flexibility across many dimensions. The buildings Swain designed document his proficiency with a variety of styles, from the Neoclassicism of Alden State Bank to the Spanish Revival, Tudor Revival, and Colonial Revival he employed in various residential projects. Willingness to adopt new forms, like attached garages, and incorporate new methods and materials, like Celotex insulation and concrete block construction, enabled Swain to adapt to new architectural trends and maintain his practice through many decades. By the time he retired in the late 1960s, Swain had practiced as an architect in Western New York for over half a century, and Swain's son, Philip W. Swain, also became an architect. Swain died in 1970.<sup>23</sup>

### **After the Period of Significance**

After moving operations to the new building at 13216 Broadway, Alden State Bank sold the building at 13200 to the *Alden Advertiser* in 1965. Founded in 1914, the company published a weekly newspaper covering events in Alden and the surrounding area. Leonard Weisbeck Sr., who owned the *Advertiser* at the time of the sale, decided to move the paper from its original location at 13193 Broadway (extant) to the Alden State Bank building in order to accommodate the large printing equipment necessary for publication. The *Alden Advertiser* remained headquartered in the building through the end of the twentieth century and well into the twenty-first.<sup>24</sup>

Meanwhile, Alden State Bank continued to grow its operations. The bank successfully operated out of its location at 13216 Broadway, withstanding the wave of consolidation that took place in the banking industry during the second half of the twentieth century. After roughly three decades in the new location, the bank required additional space to accommodate its clientele. In 1992, Richard D. Koelbl, president and CEO, led an effort to construct an addition to the building, adding 6,500 ft of space and a second drive-through window. During Koelbl's tenure, the bank also began expanding its operations to areas outside of Alden. In 1994, a branch location opened at 5802 Broadway in Lancaster, and in November of 2021, another branch opened in a

<sup>22</sup> Hill, ed., *Municipality of Buffalo, New York*, 259; "Beautiful and Imposing Church Edifice for La Salle, Is Plan of Methodist Episcopal Society," *Niagara Falls Gazette*, Dec. 13, 1922; "'Officer 666' Cleared \$350 for the Masons," *Lockport Union Sun and Journal*, April 1, 1924; "272 Wardman Road," *Buffalo Evening News*, June 26, 1926; "Only \$550 Down," *Buffalo Evening News*, May 7, 1938; "Hager Building Mansions on Old Hubbard Property," *Buffalo Courier-Express*, Sept. 19, 1954.

<sup>23</sup> "Built-In Garage Easy to Blend in Modern Plan," *Buffalo Evening News*, Sept. 13, 1941; "Home Builders—Look Ahead!," *Knickerbocker Press*, Feb. 28, 1926; "Varied Materials Effectively Used in New Residence," *Buffalo Evening News*, Aug. 30, 1941; "Stone, Brick, Timber Home in Triple Insulated Series," *Buffalo Courier-Express*, Nov. 7, 1937; "Kenmore Spanish Bungalow Praised by Visitors for Real Beauty and Utility," *Buffalo Courier-Express*, Aug. 12, 1928; "P. W. Swain Is New Harbach Partner," *Buffalo Evening News*, July 16, 1962.

<sup>24</sup> "Alden Advertiser to Relocate Office," *Alden Advertiser*, Oct. 16, 2021.

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former Citizens Bank location at 6545 Transit Road in Clarence. As of 2022, the bank employed seventy people and had assets valued at roughly \$40 million.<sup>25</sup>

After several decades of operation in Alden State Bank, the *Alden Advertiser* no longer required the space made available by the building. The paper transitioned from analog to digital printing toward the end of the twentieth century, and the large printing press equipment became obsolete. The technological transition influenced Leonard Weisbeck Jr., the current owner of the *Alden Advertiser*, to downsize by selling the building and moving the operation of the paper to 13448 Broadway (extant). In order to accommodate their expanding operations, Steven J. Woodard, the current president and CEO of Alden State Bank, decided to purchase the building from Weisbeck with plans to restore the building to its original use as a retail bank in the years to come.<sup>26</sup>

## Summary

As the once (and future) location of the financial institution responsible for its construction, Alden State Bank is a representative example of a bank building constructed in a rural area during the early twentieth century. Its Neoclassical exterior remains largely unchanged since the time of its construction, and its interior retains features associated with its historic function. Overall, the building retains its historic integrity and remains integrated into the streetscape of the Village of Alden. In addition to its architecture, Alden State Bank is significant for its legacy as a local bank serving an important role in the development of the community of Alden and the financial history of Western New York.

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<sup>25</sup> Matt Glynn, "Alden State Bank Rediscovering History with Branch Move," *Buffalo News*, Oct. 15, 2021; Matt Glynn, "Alden State Bank Preparing to Open Clarence Branch," *Buffalo News*, Jan. 5, 2021; "Alden State Bank – Investing in Innovation," *Business View Magazine*, May 2, 2022.

<sup>26</sup> Alden Advertiser to Relocate Office," *Alden Advertiser*, Oct. 16, 2021; "Alden Advertiser in New Office," *Alden Advertiser*, May 4, 2022.

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## 9. Major Bibliographical References

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**Bibliography** (Cite the books, articles, and other sources used in preparing this form.)

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**Previous documentation on file (NPS):**

- preliminary determination of individual listing (36 CFR 67 has been requested)
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # \_\_\_\_\_
- recorded by Historic American Engineering Record # \_\_\_\_\_
- recorded by Historic American Landscape Survey # \_\_\_\_\_

**Primary location of additional data:**

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other
- Name of repository: \_\_\_\_\_

Historic Resources Survey Number (if assigned): \_\_\_\_\_

**10. Geographical Data**

**Acreege of Property** \_\_\_\_\_

**Latitude/Longitude Coordinates**

Datum if other than WGS84: \_\_\_\_\_  
(enter coordinates to 6 decimal places)

- |              |            |
|--------------|------------|
| 1. Latitude: | Longitude: |
| 2. Latitude: | Longitude: |
| 3. Latitude: | Longitude: |
| 4. Latitude: | Longitude: |

**Verbal Boundary Description** (Describe the boundaries of the property.)

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The boundary is indicated by a heavy line on the enclosed maps with scale.

**Boundary Justification** (Explain why the boundaries were selected.)

The boundary has been drawn to include all property historically and currently associated with the building.

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**11. Form Prepared By**

name/title Joey Duggan, Associate Historian [Edited by Jennifer Walkowski, NYSHPO]  
organization Preservation Studios date 7/24/2024  
street & number 170 Florida Street telephone 716 725-6410  
city or town Buffalo state NY zip code 14208  
e-mail jduggan@preservationstudios.com

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**Additional Documentation**

Submit the following items with the completed form:

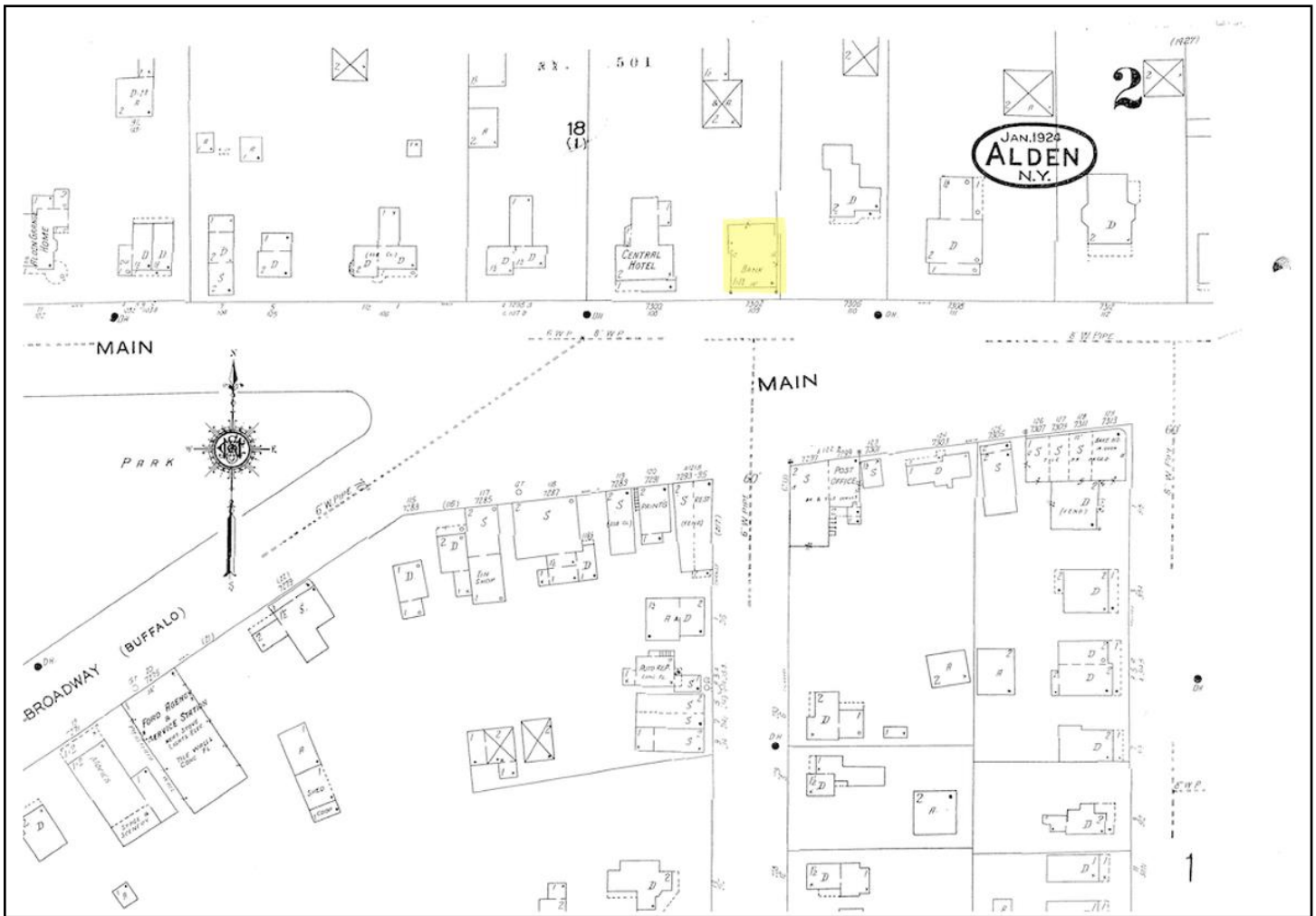
- **Maps:** A **USGS map** (7.5 or 15 minute series) indicating the property's location.  
A **Sketch map** for historic districts and properties having large acreage or numerous resources. Key all photographs to this map.
- **Continuation Sheets**
- **Additional items:** (Check with the SHPO or FPO for any additional items.)

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**Figure 4**  
1924 Sanborn Map adjusted in 1943 highlighting the location of Alden State Bank

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**Figure 5**

The first storefront location of Alden State Bank at 13203 Broadway, circa 1916

Source: *Grannytown Gazette*



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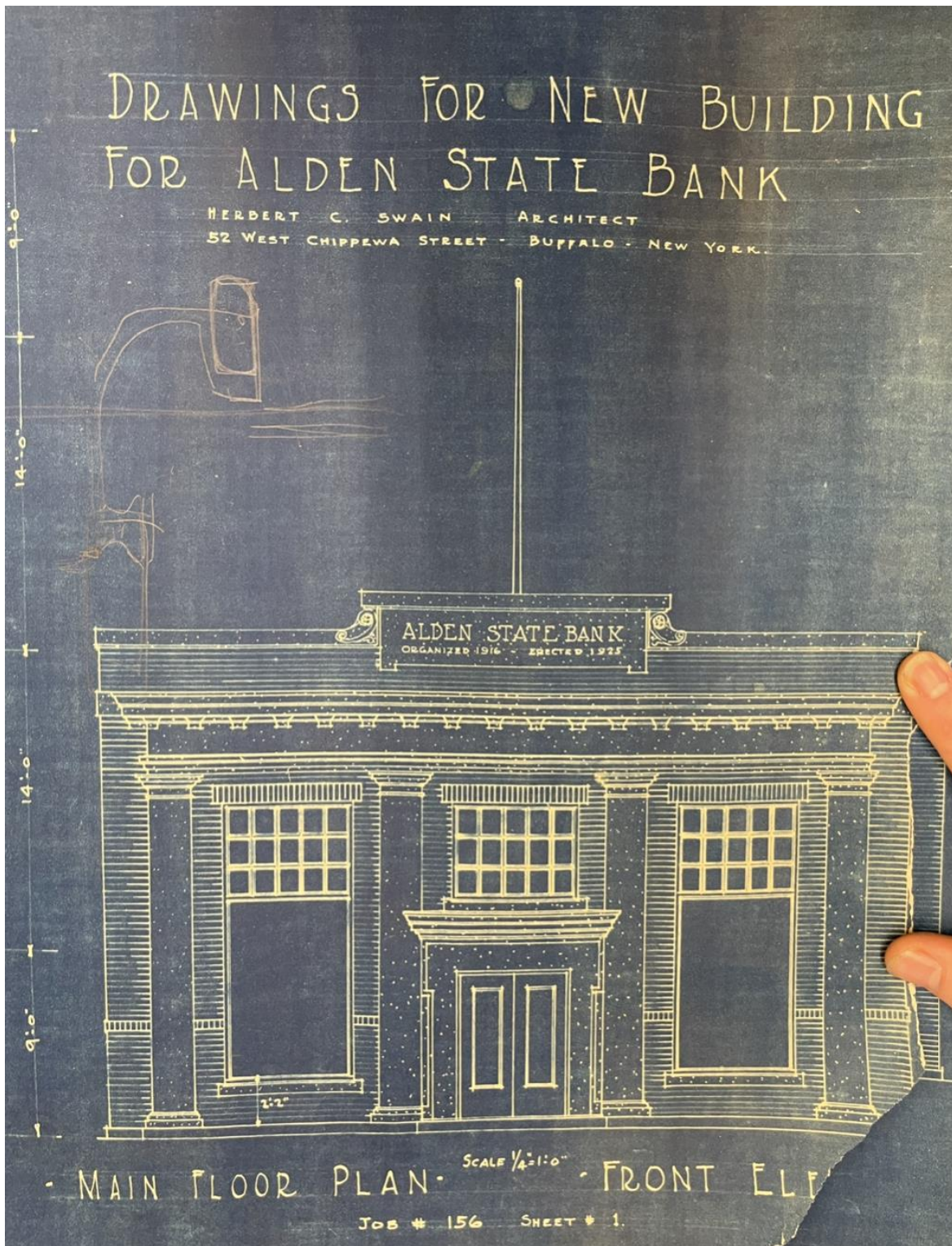
**Figure 6**

Herbert C. Swain's early draft of the Alden State Bank facade circa 1924

Source: Alden State Bank archive

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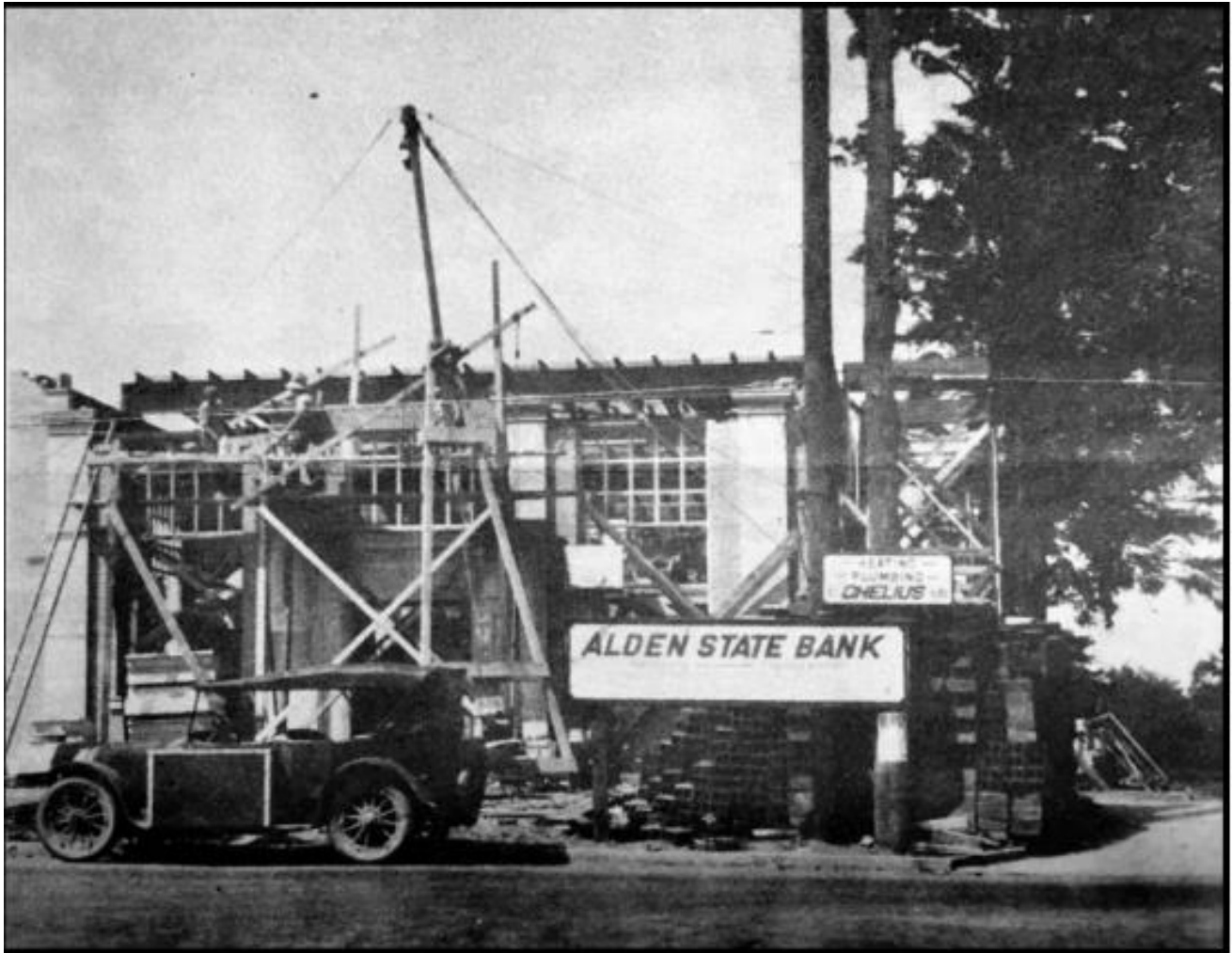
**Figure 7**  
Herbert C. Swain's final draft of the Alden State Bank facade circa 1924  
Source: Alden State Bank archive

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**Figure 8**

Alden State Bank under construction circa 1925

Source: *Grannytown Gazette*

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**Figure 9**

Alden State Bank during its occupancy, circa 1925

Source: *Buffalo News*

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**Photographs:**

Submit clear and descriptive photographs. The size of each image must be 1600x1200 pixels at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map.

Name of Property:

City or Vicinity:

County:

State:

Photographer:

Date Photographed:

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Description of Photograph(s) and number:

1 of \_\_\_\_.

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**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Office of Planning and Performance Management, U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.



ALDEN STATE BANK











BURGLAR  
ALARM

ALDR

BSC







