

WO-115  
First National Bank  
Snow Hill  
Private

1887

The organization of the First National Bank of Snow Hill dates to 1887 when Colonel John Walter Smith, Clayton J. Purnell, William S. Wilson, Zadock P. Wharton, E. W. McMaster and several others opened the doors to a new bank on September 12th of that year with \$50,000 in capital assets. Six years later much of the business district was destroyed in the August 1893 fire. Although the bank building suffered severe damage, it was repaired within the following six months. Immediately after the fire, the Democratic Messenger stated that business would be temporarily transacted in the law office of one of the bank's founders, Clayton J. Purnell, located on the courthouse square. It had miraculously survived the blaze.

On January 6, 1894, an entry was written announcing that,

The First National Bank building, which was badly damaged during the fire of August 7th last, has been repaired and is now as good as ever. It will be occupied at once. Cashier Matthews is pleased at the idea of again being in his handsome and more business like quarters and we don't blame him.

The single-story Victorian brick bank was designed with a round, corner entrance tower topped by a conical slate roof. Large, arched window openings accented with red sandstone lintels and sills distinguish the prominent street elevations. When the building was enlarged recently to include a drive-in window and more office space, care was taken to follow the original scale and design motifs that characterized the 1880s bank.

HISTORIC CONTEXT INFORMATION

Resource Name: FIRST NATIONAL BANK

MHT Inventory Number: W0-115

MARYLAND COMPREHENSIVE HISTORIC PRESERVATION PLAN DATA:

1) Historic Period Theme(s):

Architecture, Economic

2) Geographic Orientation:

EASTERN SHORE

3) Chronological/Developmental Period(s):

1870-1930 (INDUSTRIAL - URBAN DOMINANCE)

4) Resource Type(s):

1. Standing structure  
or bank

# Maryland Historical Trust State Historic Sites Inventory Form

## 1. Name (indicate preferred name)

historic FIRST NATIONAL BANK

and/or common

## 2. Location

street & number 110 West Market Street  not for publication

city, town Snow Hill  vicinity of congressional district First

state Maryland county Worcester

## 3. Classification

Category	Ownership	Status	Present Use	
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture	<input type="checkbox"/> museum
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input checked="" type="checkbox"/> commercial	<input type="checkbox"/> park
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational	<input type="checkbox"/> private residence
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment	<input type="checkbox"/> religious
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input checked="" type="checkbox"/> yes: restricted	<input type="checkbox"/> government	<input type="checkbox"/> scientific
	<input type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial	<input type="checkbox"/> transportation
	<input checked="" type="checkbox"/> not applicable	<input type="checkbox"/> no	<input type="checkbox"/> military	<input type="checkbox"/> other:

## 4. Owner of Property (give names and mailing addresses of all owners)

name First National Bank

street & number 110 West Market Street telephone no.: 632-2122

city, town Snow Hill state and zip code MD 21863

## 5. Location of Legal Description

courthouse, registry of deeds, etc. WORCESTER COUNTY CLERK OF COURT liber

street & number Worcester County Courthouse folio

city, town Snow Hill state MD 21863

## 6. Representation in Existing Historical Surveys

title Maryland Historic Sites Inventory

date 1970  federal  state  county  local

repository for survey records Maryland Historical Trust

city, town Annapolis state MD 21401

# 7. Description

Survey No. W0-115

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" type="checkbox"/> altered	<input type="checkbox"/> moved    date of move _____
<input type="checkbox"/> fair	<input type="checkbox"/> unexposed		

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

The First National Bank stands on the northwest corner of the intersection of West Market Street and Bank Street in the center of Snow Hill, Worcester County, Maryland. The single-story brick building was erected with a corner entrance that faces in a southeasterly direction.

Erected in 1887, the single-story, rectangular brick bank is laid in five-course common bond with an entrance tower dominating the southeast corner. The main building is covered by a slate hip roof, while the modern additions to the rear are covered with flat roofs. Piercing the round tower is a modern double glass door that is topped by a rusticated red sandstone lintel. To each side the walls are marked by three large arched sixteen-over-one sash windows covered with iron grills. Surmounting each window opening is a three rollock course arch that is filled with a window, and the openings are fitted with rusticated red sandstone lintels and sills as well. In contrast to the smooth red brick walls below the window header height is a raised checkerboard pattern above the windows on each side. Finishing the top of the wall is a molded brick cornice. A brick chimney rises through the southwest side of the old section between the more modern drive-through additions.

The balance of the building is covered with later additions, and the interior has been reworked with most of the original features covered over or removed.



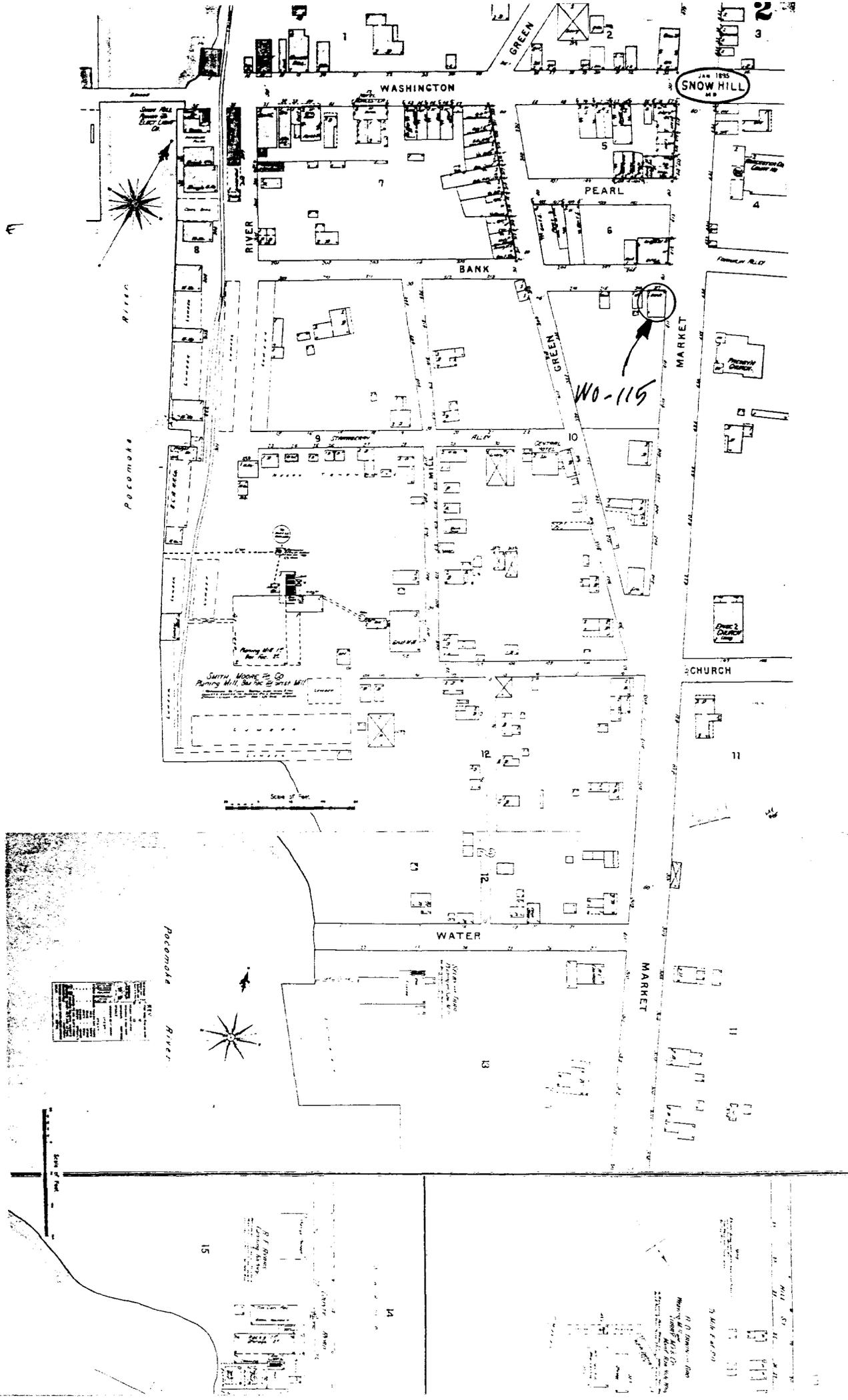


WOM 2401153712

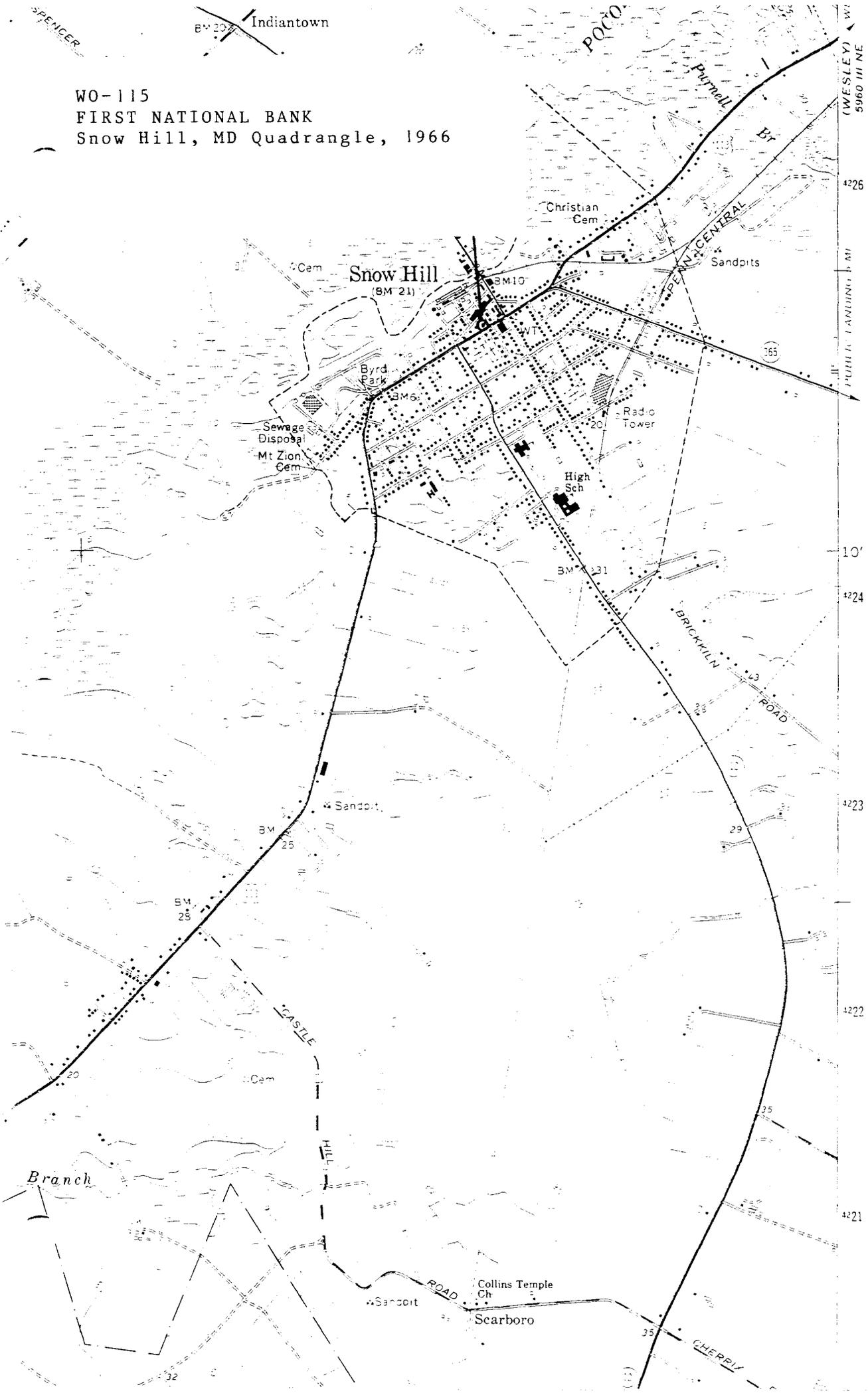
<p>1. STATE <i>Maryland</i>  COUNTY <i>Worcester</i>  TOWN <i>Snow Hill</i> VICINITY  STREET NO. <i>110 W market St</i></p> <p>ORIGINAL OWNER  ORIGINAL USE <i>Bank</i>  PRESENT OWNER <i>1st Nat. Bank of Snow Hill</i>  PRESENT USE <i>Bank</i>  WALL CONSTRUCTION <i>brick</i>  NO. OF STORIES <i>1</i></p>	<p>HISTORIC AMERICAN BUILDINGS SURVEY  INVENTORY <i>WO-115</i></p>
	<p>2. NAME <i>First National Bank</i></p> <p>DATE OR PERIOD <i>c. 1900</i></p> <p>STYLE  ARCHITECT  BUILDER</p>
	<p>3. FOR LIBRARY OF CONGRESS USE</p>
<p>4. NOTABLE FEATURES, HISTORICAL SIGNIFICANCE AND DESCRIPTION <span style="float: right;">OPEN TO PUBLIC <i>yes</i></span></p> <p style="text-align: center;">The First National Bank is a little brick building, three bays wide and four bays deep with a circular entrance tower on its southeast corner. The windows and doors have red sandstone sills and lintels. Above the lintels of the windows are semicircular arched transoms. The brick work above the height of the lintels is laid in Flemish bond with the headers set back from the surface about one-half inch creating a basket-weave pattern to the pedestrian. Above this is a molded brick cornice. The roof is essentially a hipped roof with some superimposed hips where the wall 'breaks out' on each side. The tower has a conical roof with copper ball finial.</p>	
<p>5. PHYSICAL CONDITION OF STRUCTURE    Endangered <i>NO</i>    Interior    Exterior <i>good</i></p>	
<p>6. LOCATION MAP (Plan Optional)</p>	<p>7. PHOTOGRAPH</p>
<p>8. PUBLISHED SOURCES (Author, Title, Pages)  INTERVIEWS, RECORDS, PHOTOS, ETC.</p>	<p>9. NAME, ADDRESS AND TITLE OF RECORDER</p> <p><i>Michael Bourne</i>  <i>Maryland Historical Trust</i></p> <p>DATE OF RECORD <i>NOV, 1969</i></p>

SUPPLEMENTAL INFORMATION AND PHOTOGRAPHS MAY BE ADDED ON SHEET OF SAME SIZE

095  
SANBORN  
INSURANCE  
MAP



WO-115  
FIRST NATIONAL BANK  
Snow Hill, MD Quadrangle, 1966





WO-115

First National Bank  
110 W. Market street, Snow Hill