dends; or any contract or agreement whereby a depositor or depositors were guaranteed to receive a stipulated rate of interest on their respective deposits in lieu of dividends and other contingent profits of the said corporation, are hereby made valid and legal to the extent that said contracts or agreements shall not be the cause for the forfeiture of the charter of the said corporation.

SEC. 3. *And be it further enacted,* That The Highlands Savings Bank of Howard County, duly incorporated as aforesaid, in addition to the powers possessed by it under its certificate of incorporation, which are hereby ratified and confirmed, shall have and possess the further powers, rights, privileges and franchises mentioned in this Act.

SEC. 4. *And be it further enacted,* That the said body corporate be and it is hereby authorized to receive money in deposit subject to check or otherwise, and to allow interest on such deposits as it may see fit; to receive for collection or for storage, chattels, stocks, bonds, evidences of indebtedness and all other paper writings; to collect rents, ground rents, interest on mortgages, dividends and incomes of all kinds upon such terms as it may arrange; the said body corporate shall have the power and it is hereby authorized to purchase and hold, bargain and sell, grant, assign, lease, mortgage and generally deal in any land or estate therein, chattels, choses in action, checks, notes, bills of exchange, certificates of deposit, warehouse receipts, stocks, bonds, mortgages on real or personal property and any and every evidence of debt, to advance money upon the security thereof by securing and holding the same, or accepting or lending money on mortgages thereon; to loan money or to discount notes in accordance with bank usages, taking such security therefor, real or personal, as the board of directors or their constituted agents may deem sufficient; and generally to deal in every and all descriptions of property, personal effects, securities, mortgages, bonds, certificates of indebtedness, stocks of incorporated companies, loans on bonds of the United States or any city, county, municipality or public authority, incorporated company or individual.

SEC. 5. *And be it enacted,* That the said body corporate is hereby authorized to receive on deposit money or monies, checks and commercial paper from any administrator, executor, guardian, receiver, trustee, assignee or other agents or persons acting in fiduciary capacities or any public officer of Howard or Montgomery county or elsewhere.

SEC. 6. *And be it further enacted,* That it shall be lawful for the said corporation to maintain safe deposit boxes or other receptacles used for the safe-keeping of money and valuable