United States Department of the Interior National Park Service
NATIONAL REGISTER OF HISTORIC PLACES REGISTRATION FORM

1. Name of Property
   TERRA ALTA BANK

   historic name: ____________________________
   other name/site number: __________________

2. Location

   street & number: 109 East Washington Street not for publication: N/A
   city/town: Terra Alta vicinity: N/A
   state code: WV county: Preston code: 077 zip code: 26764

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 ___ meets ___ does not meet the National Register Criteria. I recommend that this property be considered significant ___ nationally ___ statewide ___locally.
   (___ See continuation sheet.)

   Signature ofCertifying Official Date

   State or Federal agency and bureau Date

   In my opinion, the property ___ meets ___ does not meet the National Register criteria. (___ See continuation sheet for additional comments.)

   Signature ofCertifying Official/Title Date

   State or Federal agency and bureau

4. National Park Service Certification

   I, hereby certify that this property is:
   ___ entered in the National Register
   ___ See continuation sheet.
   ___ determined eligible for the
     National Register
   ___ See continuation sheet.
   ___ determined not eligible for the
     National Register
   ___ removed from the National Register
   ___ other (explain): ____________________________

   Signature of Keeper Date

   of Action

   ____________________________

   ____________________________

   ____________________________

   ____________________________

   ____________________________
5. Classification

Ownership of Property: (Check as many boxes as apply)  
- x private  
- ___ public-local  
- ___ public-State  
- ___ public-Federal

Category of Property (Check only one box)  
- x building(s)  
- ___ district  
- ___ site  
- ___ structure  
- ___ object

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

<table>
<thead>
<tr>
<th>Contributing</th>
<th>Noncontributing</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>buildings sites structures objects TOTAL</td>
</tr>
<tr>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

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

N/A

Number of contributing resources previously listed in the National Register  
0

6. Function or Use

Historic Functions  
(Enter categories from instructions)

COMMERCE: Financial- Bank

Current Functions  
(Enter categories from instructions)

RECREATION AND CULTURE: Museum

7. Description

Architectural Classification: (Enter categories from instructions)

LATE VICTORIAN: Italianate

Materials  
(Enter categories from instructions)

Foundation Stone  
Walls Brick  
Roof Composition  
Other Cast Iron

Narrative Description  
(Describe the historic and current condition of the property on one or more continuation sheets.)
Terra Alta Bank
Name of Property

Preston County, WV
County and State

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.)

X  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.

X  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 commemorantent property.

_  G less than 50 years of age or achieved significance within the past 50 years.

Areas of Significance
(Enter categories from instructions)

Commerce
Architecture

Period of Significance
1892-1941
Terra Alta Bank
Name of Property

Preston County, WV
County and State

Significant Dates
1893

Significant Person
(Complete if Criterion B is marked above)
N/A

Cultural Affiliation
N/A

Architect/Builder
Gakes Brothers and Sharp, Contractor

Narrative Statement of Significance
(Explain the significance of the property on one or more continuation sheets.)

Bibliography
(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

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 #

Primary location of additional data:
- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other
- X Other

Name of Repository: Preston County Historical Society
Terra Alta Bank
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Name of Property

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Preston County, WV
County and State

10. Geographical Data
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Acreage of Property: Less than one acre

UTM References (Place additional UTM references on a continuation sheet.)

Terra Alta Quad Map 17 625104 4366923
Zone Easting Northing

Verbal Boundary Description
(Describe the boundaries of the property on a continuation sheet.)

Boundary Justification
(Explain why the boundaries were selected on a continuation sheet.)

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11. Form Prepared By
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Name/Title: Charles A. Thomas, Curator
Organization: Preston County Historical Society Date: 26 February 1997
Street & Number: 102 Aurora Avenue Telephone: 304/789-2316
City or Town: Terra Alta State: WV Zip: 26764

Additional Documentation
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Submit the following items with the completed form:

Continuation Sheets

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.

Photographs

Representative black and white photographs of the property.

Additional Items
(Check with the SHPO or FPO for any additional items)
Terra Alta Bank
Name of Property

Preston County, WV
County and State

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Property Owner.
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(Complete this item at the request of SHPO or FPO.)

Name: Preston County Historical Society

Street & Number: 109 E. Washington Street Telephone: ________________

City or Town: Terra Alta State: WV Zip: 26764

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Paperwork Reduction Act Statement: This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

Estimated Burden Statement: Public reporting burden for this form is estimated to average 18.1 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 Chief Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reduction Projects (1024-0018), Washington, DC 20503.
The Terra Alta Bank building is located downtown, on the corner of East Washington and Latrobe Street. Designed by Gakes Brother and Sharp contractors in 1893, the bank exemplifies the Italianate commercial style with its symmetrical facade and cast iron window surrounds and cornice.

The three story building is six bays wide with a cast iron storefront on the first floor of the main, or south facade. This metal storefront divides the bays with fluted pilasters, small floral decorations, and a bracketed cornice. Below the five windows are panelled bulkheads, with the center left bay being the main entrance. The window to the left of the doorway has a night depository in the lower portion.

The upper stories have 1/1 double-hung windows with stone sills. The metal window surrounds have a keystone, corner blocks along the top, and a lower rosette. There are six bays across the front and four bays on the east side. On the east facade, the grade of the street goes up a hill with the windows decreasing in size on the lower level. These three openings were filled with glass block in the early half of the 20th century, and a doorway has been partially filled with a wood panel.

The roof line of the building has a decorative bracketed cast iron cornice on three sides with corner fluted brackets and a grid-like background. The cornice is broken in two places on the front facade with open brickwork providing ventilation for a portion of the attic. The cornice is also broken on the east and west sides for a metal plate which reads "BANK".

The rear of the building has a doorway under a modern canopy, and there are two windows on the northwest side of the facade. Clearly visible from the rear is the shed roof of the building, the brick parapet wall, and four corbelled chimneys. The west side of the building abuts the neighboring building.

The interior of the building has been modernized over the years, but still contains two bank vaults from 1893, and 1920. The lower level is currently used as exhibit and meeting space by the local historical society. The second floor is used by a commercial business and the third floor has two apartments.
The Terra Alta Bank is significant under Criteria A for its association with Commerce in eastern Preston County. Chartered in 1891 as the second bank in the county, the building was constructed two years later in the downtown commercial area. It was the county's only bank to survive the Great Depression, and was used for 98 years until a new building was constructed. The bank building is also significant under Criteria C for Architecture and was designed by contractors, Gakes Brothers and Sharp.

The first banking institution in Preston County was established in the county seat of Kingwood in 1865, ten miles west of Terra Alta. By the early 1890s there was a need for a bank in the eastern part of the county; since the Baltimore and Ohio Railroad was providing a constant source of activity in Terra Alta. At the time of the bank's charter, the town's population stood at 500 residents, the streets remained unpaved, and oil lamps were used as streetlights. The business owners and community leaders were instrumental in the Terra Alta Bank being chartered on October 21, 1891. A Board of Directors was elected at the first stockholders meeting held on November 13, 1891. The bank opened the following May and first operated out of a small building for a little over a year.

Within a month of its charter, the board approved purchase of property with the express goal of constructing a new bank building. The Fogle Drug Store property was purchased from William H. Glover and his wife Mary in November 1891 for $1,150. Glover, a charter member of the bank and a future president of the institution, had bought the site from R. Bruce Fogle in May 1885 for $400. The drug store was moved from its location on the corner to the adjoining lot to the west of the property and continued operation as a rental property of the bank. A stone foundation was erected for the new bank and contractors Gakes Brothers and Sharp received a contract for a three-story brick building to measure 37 x 42 feet. The new Terra Alta Bank, fashioned in the Italianate commercial style, opened in October 1893. The first floor was originally divided internally into two business spaces, with the bank on the corner, and a plumbing store on the other side. The third floor was used as an Odd Fellows Hall until the group disbanded sometime before the 1940s.

The facade of the bank is an elaborate Italianate design with a six bay storefront with bulkheads, dividing pilaster bays and cornice. The window surrounds have a keystone, decorative corner blocks, and a second lower block with decorative flower. The roof cornice is broken in the front with open brickwork for the small attic space, and broken again on two sides for a plate reading "Bank." The plate assists in locating the building in the downtown business section, and is visible from State Route 7.

The interior was laid out with commercial space on the first floor, and offices on the second floor and third floors. The three-story building is one of the largest structures in town and retains its original facade. In the 1920s the banking rooms were enlarged and new vaults and safes were installed in order to handle the growing volume of business.

The bank continued to grow over the years, remaining a leading bank.
in Terra Alta, and the eastern part of Preston County. A second town bank, First National, was established in 1904 but did not survive the depression.

The Great Depression of the 1930s affected Preston County just as it did the rest of the nation, with businesses closing and the loss of personal savings. However, the Terra Alta Bank remained a community fixture. It operated from December 5, 1931 to January 16, 1936 under Depositors' Agreements and State Banking Commission restrictions, and received a guarantee from the (Temporary) Federal Deposit Insurance Corporation for deposits up to $5,000 in October 1933. With these two safeguards, the bank was able to keep its doors open during the Depression, the only bank in Preston County to remain solvent. With the advent of World War II in 1941, the dark days of the depression ended as war production began to stir the economy.

During the following decades the bank continued to serve the community. As the Terra Alta Bank began approaching its century mark, bank officials realized that operations had outgrown the facility. A new modern bank was constructed on State Route 7, and opened June 24, 1991. In June of 1993, the bank building was sold to the Preston County Historical Society, Inc. for the sum of ten dollars. The society also received the adjoining building, or former drug store, which had been altered over the years for several commercial uses. This former rental space was taken over by the bank in the 1970s for additional offices. The property behind the bank that had provided parking and a banking drive-thru was given to the Town of Terra Alta.

The Terra Alta Bank provided banking facilities in Terra Alta for almost one hundred years, aiding local citizens and commercial enterprises. The bank withstood the early commercial growth of the town and the years of the Great Depression. The design of the cast iron Italianate commercial front is finely detailed and one of the few intact storefronts in the downtown business section of Terra Alta.
BIBLIOGRAPHY:

Preston County Court Records, Kingwood, West Virginia. DEED BOOK 56. Recorded Deed of R.B. Fogle to W.H. Glover, May 1, 1885, p. 56.

Preston County Court Records, Kingwood, West Virginia. DEED BOOK 84. Recorded Deed of W.H. Glover to Terra Alta Bank, November 10, 1891, p. 430.


Unpublished Archival Material, Preston County Historical Society:


"Safe with Time Lock," Hall's Safe and Lock Company, Cincinnati, Ohio, December 30, 1891.

"Statement of Condition," Terra Alta Bank, Terra Alta, WV, October 31, 1899.

"Purchase Order for Ideal Alarm System," Cannon ball Alarm Company, Minneapolis, Minnesota, February 8, 1921.
VERBAL BOUNDARY DESCRIPTION:

Beginning at point found on the northeastern right-of-way limits of Washington Street and the intersection of the west side of Latrobe Street; thence N. 40° 52' 33" W. 37 feet west along the north side of Washington Street to a point where it adjoins the neighboring wood building; thence with the edge of the building roughly 58.27' north to the rear property line bordering Parcel B; thence with said Parcel B, S. 37° 17' 41" E. 37 feet to a tack, set in a lead plug on the northern right-of-way limits of Latrobe Street; thence with said limits of Latrobe Street S. 51° 21' 10" W. 58.27 feet to the point of beginning.

BOUNDARY JUSTIFICATION:

The above described boundaries are a portion of Parcel A recorded as lot 5-147 in the Land Books of Preston County and surveyed by Surveyor and Associates, Inc., Kingwood, WV on May 12, 1993. A map of said lot can be found in Deed Book 573, page 404 in the office of the Clerk of the County Commission of Preston County, West Virginia.
United States Department of the Interior
National Park Service

NATIONAL REGISTER OF HISTORIC PLACES
CONTINUATION SHEET

Terra Alta Bank  Preston County, WV
Section number PHOTO  Page  1

Name: Terra Alta Bank  
Address: 109 East Washington Street
City: Terra Alta, West Virginia  
County: Preston County

Photographer: Charles A. Thomas
Date: January 1997
Negatives: Preston County Historical Society, Terra Alta

Photo 1 of 7: South and East Facade
Camera looking Northwest

Photo 2 of 7: Entrance on South Facade
Camera looking Northwest

Photo 3 of 7: South Facade
Camera looking Northeast

Photo 4 of 7: Cornice and Upper Windows of East Facade
Camera looking West

Photo 5 of 7: Storefront Details
Camera looking North

Photo 6 of 7: East and North (Rear) Facade
Camera looking Southwest

Photo 7 of 7: Interior Vault "The Mosler Safe Co."
Camera looking North
TEKRA ALTA BANK
Preston Co., WV

1 + 1 FOOT

ORIGINAL COAL BING
COAL FURNACE ROOM
+ STORAGE

LATER PROOFING
ELECTRONICS

FURNACE
ROOM

FORMER
COUPON BOOTH

WINDOWS AT
4 FEET

FORMER
TELLER AREA

FORMER CUSTOMER AREA

FRONT DOOR
NOW RECEDED
FIRST FLOOR PLAN

INTERIOR DIMENSIONS 34' 9" FRONT
37' 8" DEEP

WASHINGTON ST.
ROUTE 7 (E. STATE AVE.)
ALL BEARINGS SHOWN HEREON ARE BASED ON A PLAT OF SURVEY DATED JUNE 1981, PREPARED BY GARRY L. SHORES, LLS. NO. 583.

CALCULATED POINT
MONUMENT SET
MONUMENT FOUND
PROPERTY LINE
ADJOINER LINE
RIGHT-OF-WAY LIMITS
DEED BOOK / PAGE NO.
TAX MAP - PARCEL NO.

TERRA ALTA MOOSE LODGE NO. 1395
193/14 5-142
405/410 & 413 5-144

N 51°31'49" E
13.98
65.95

36.00'

PARCEL B
0.19 acres±

N 51°31'49" E
66.95

33.00'

PARCEL A
0.17 acres±

3.10

S 51°21'10" W
58.27

1.22

S 51°21'10" W
58.27

WOOD BUILDING

TERRA ALTA BANK

BRICK BUILDING

CURB ON TOP DECK OF ELEVATED PARKING STRUCTURE

TACK IN LEAD PLUG

SURVEYED DURING MAY 1993 BY SURVEYOR AND ASSOCIATES, INC. KINGWOOD PLAZA - SUITE 419 425 EAST MAIN STREET KINGWOOD, WEST VIRGINIA 26537.

LATROBE STREET

PLAT OF PARTITION SURVEY FOR THE TERRA ALTA BANK PROPERTY TERRA ALTA CORPORATION PRESTON COUNTY WEST VIRGINIA

SCALE: 1" = 30' MAY-12, 1993

PARCEL "A" BEING PART OF THE SAME PARCEL CONVEYED FROM IMA SMITH TO THE TERRA ALTA BANK, BY DEED DATED NOVEMBER 7, 1979, WHICH IS RECORDED IN DEED BOOK 483 AT PAGE 548, AND BEING ALL OF THE SAME PARCEL OF LAND CONVEYED FROM WILLIAM H. AND MARY K. GLOVER TO TERRA ALTA BANK BY DEED DATED NOVEMBER 10, 1891, WHICH IS RECORDED IN DEED BOOK 84 AT PAGE 430; ALSO, BEING PART OF PARCEL 145 AND ALL OF PARCEL 147 AS SHOWN ON SHEET 5 OF THE TERRA ALTA CORPORATION TAX MAP.

PARCEL "B" BEING PART OF THE SAME PARCELS CONVEYED FROM IMA SMITH TO THE TERRA ALTA BANK, BY DEED DATED NOVEMBER 7, 1979, WHICH IS RECORDED IN DEED BOOK 483 AT PAGE 548, AND ALL OF THE SAME PARCEL OF LAND CONVEYED FROM FRANK ZELLER TO TERRA ALTA BANK BY DEED DATED JUNE 14, 1961 AND RECORDED IN