

You Can Bank on It: The Bank of Haywards Building

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Founded in 1891, the Bank of Haywards enjoyed a long run of success in downtown Hayward. And before we go any further, that's not a typo. It was known as the Bank of Haywards (with an "s") because the bank was founded when Hayward was still known as the "Town of Haywards". Hayward would drop its "s" just a few years later in 1893, but many businesses chose to keep the "s".

The original Bank of Haywards was located in the bottom floor of a small building on B Street, with a local dentist renting out the space above the bank. Its founding board of directors included Horry Meek, A.F. Goad and the unfortunately named John Crooks. The original site was a fairly small operation. One of their vault's holdings included the gold leaf which the upstairs dentist used to repair teeth.

Soon however, the Bank of Haywards outgrew its modest space. In 1905, Bank of Haywards board member I.B. Parsons purchased a large lot on the corner of B and Main Streets for the construction of a proper banking building. Parsons bought the site for \$18,000 dollars—a hefty sum at that time, especially in small town Hayward. Within days Parsons transferred the property over to the bank's board of directors.

The bank's construction cost an estimated \$30,000 and was built by Brown and Swain Contractors of Oakland. There are few actual mentions of the construction or opening of the Bank of Haywards. The building was nearing completion in mid-April 1906. On April 18, 1906 the great San Francisco Earthquake and Fire took the newspaper's focus off Hayward, leaving little room for mention of the new building in downtown. It's unclear if the new building suffered any damage like a few others in Hayward did at the time.



A postcard of the Bank of Haywards Building c. 1907. Notice the horses, buggies and bicycles around the building.

Despite its quiet start, the new building left a positive impression on the people of Hayward. The design of the building made it extremely versatile. The large brick structure was three stories tall and also had a large basement. The Bank of Haywards took up the entire first floor of the building. Customers entered through a grand set of doors on B Street. Out of sight, in the basement, was a large reinforced concrete safe.

On the Main Street side there was an entrance to a staircase that led to the professional offices on the second floor. Many prominent lawyers such as Marlin Haley and F.I. Lemos (Hayward's first Portuguese attorney) set up shop and must have enjoyed a great view of downtown. The third floor was designed with meeting spaces and a ballroom. A variety of fraternal organizations scheduled regular meetings at the beautiful new building. Many events and fundraisers took place there as well. The constant use of the third floor no doubt helped the bank through the more difficult years of the Great Depression.



The Bank of Haywards, 1934.

Over the years the building was slowly upgraded. In 1924 a new "Burglar-Proof Safe" was installed. A few years later a large clock was added to the exterior of the building. The clock became

such a local landmark that when it was removed, the local newspaper received a spike in letters to the editor that were described as a “hornets’ nest” of affection for the old timepiece.



Three unidentified men stand under the Bank of Haywards clock, c.1935. The Green Shutter Hotel stands in the background. The clock's removal in 1949 caused a stir amongst some Hayward residents. Notice the sign for F.I. Lemos' office in the upper right corner of the photograph.

By the time the bank celebrated its 50th anniversary in 1941 it could claim the title of the oldest continually operating bank in all of Alameda County. The bank chugged along through the Second World War, but the small bank began to lose its footing after the war as returning G.I.'s began looking for home loans. The rapid growth of the community seems to have hurt more than it helped, as it decentralized Hayward and made the bank a less convenient location for area residents. In 1949, the Bank of Haywards merged with Anglo California Bank.



The Bank of Haywards after its merger with Anglo California National Bank, c. 1950

After 58 years serving the community, the Bank of Haywards was no more. Anglo California remodeled the old building and the landmark took on a more modern look. In the late 1970s, the building served as the home for Centennial Bank and today is a US Bank location. Standing the test of time, the Bank of Haywards building has remained a fixture of downtown Hayward for over 110 years.



A view from the second floor of the bank, looking east, up B Street in downtown Hayward,

c. 1948.