



GERMANTOWN
MUSEUM
— OF BANKING —

Germantown Museum of Banking

The Currency of Commerce

Conceptual Design Presentation

January 2024



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The mission of the **Germantown Museum of Banking** is to collect, preserve, and interpret the history of banking, to tell the story of a small community bank, highlighting the role of local banks in building communities and businesses. We provide high quality programming to individual, families and educators on the evolution of money as a means of exchange, and the history of banking and banking concepts. Using the historic 1922 Germantown Bank Building with its unique steel box walk-in vault as a model, along with interpretive displays and hands-on demonstrations, we share the story of how a bank worked in the past, serving individuals, farms and businesses in an agricultural railroad town; and how small community banks evolved into the big corporate banks of today, how the concept of money has changed over time, and what methods and regulations have been established to keep your money safe.

This small museum explores the profound interplay between banking and human relationships, revealing the integral role of trust to shape our financial landscape and foster prosperous communities.

EXHIBITION BIG IDEA

The exhibits teach financial literacy to visitors of all ages so they can function intelligently in the modern world.



INTERPRETIVE STRATEGIES

The Museum's core message is that important life skills include knowing how to handle your money and being aware of what banks do with your money. The interpretive goal is to give the visitor financial literacy – the knowledge and tools to be able to navigate the intricate highways of purchasing, credit, savings, loans, and investing. This knowledge will help visitors to avoid making mistakes and losing their savings and will give them more self confidence in facing life decisions involving money. As the only museum of its kind in the state of Maryland, it will attract people from a wide area.

Germantown Bank, c.1950



This is accomplished through three learning objectives:

1. To show the **evolution of means of exchange** from bartering, to shells and beads, to silver & gold coins, to paper currency, to virtual currency.
2. To present **the history of banking** and illustrate how current banks, credit unions, and loan agencies work, and what regulations keep your money safe.
3. **To use the early 20th century Germantown Bank as an example** to demonstrate how banks in the past were different from those of the present both in the way money was handled and how the local bank worked to build trust, support communities, and nurture local businesses. The Germantown Bank was intricately connected to the farming community and the railroad on which the farmers depended.



Exhibit Approaches

Our interpretive approach seeks to create a fun and substantive educational experience through contextualizing familiar concepts and images of money in ways that deepen understanding of what it is and how it can be used; conveying the complexity of banking, saving, and investing; actively engaging visitors in the puzzling questions of what institutions to trust and how to invest their money; and inspiring reflection on the interactions of banks, communities, and the government.

Major interpretive techniques include:



ROLE PLAYING

Immersive environments created through set pieces, graphics, and multimedia, Physical and media-based interactivity that encourages role play and discovery.



ARTIFACTS

Original artifacts and images highlighting stories and monetary systems from the past.



STEAM

Science, technology, engineering, arts, and mathematics

Activities that involve math, evaluation, and identification,



PEOPLE

Exploration of specific characters, regulations, and events that affected money, finance and banking, and Engagement in visitor feedback and reflection.

Exhibition Goals



COGNITIVE

Explain the evolution of money from the concrete to the abstract for purchasing goods and services

Demystify US money and its symbols

Explain what a bank is – how they worked historically and how they work today

Show how the Germantown Bank was the heart of the community and served all residents and local businesses and farms

Explain how banks fail and why this bank survived the Great Depression



AFFECTIVE

Self-confident in their ability to handle money matters

Empowered to ask questions of their institutions, with a healthy skepticism of their fragility

A sense of pride in community and its history, whether a new resident, a family that has been here for generations, or a visitor.

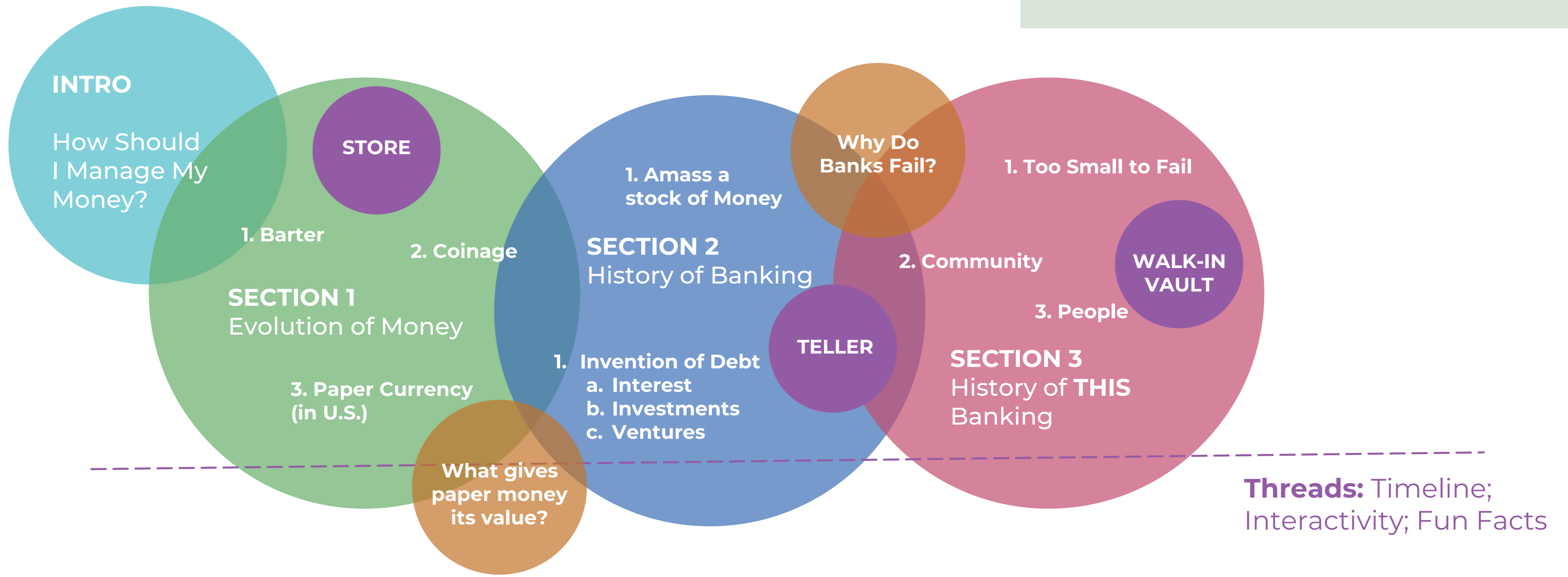


EXPERIENTIAL

Role-playing scenarios that simulate real-life banking decisions and dilemmas, allowing visitors to experience the complexities of trust in action.

Hands-on activities where visitors can examine historic banknotes, signatures, and other artifacts that embody trust throughout the ages.

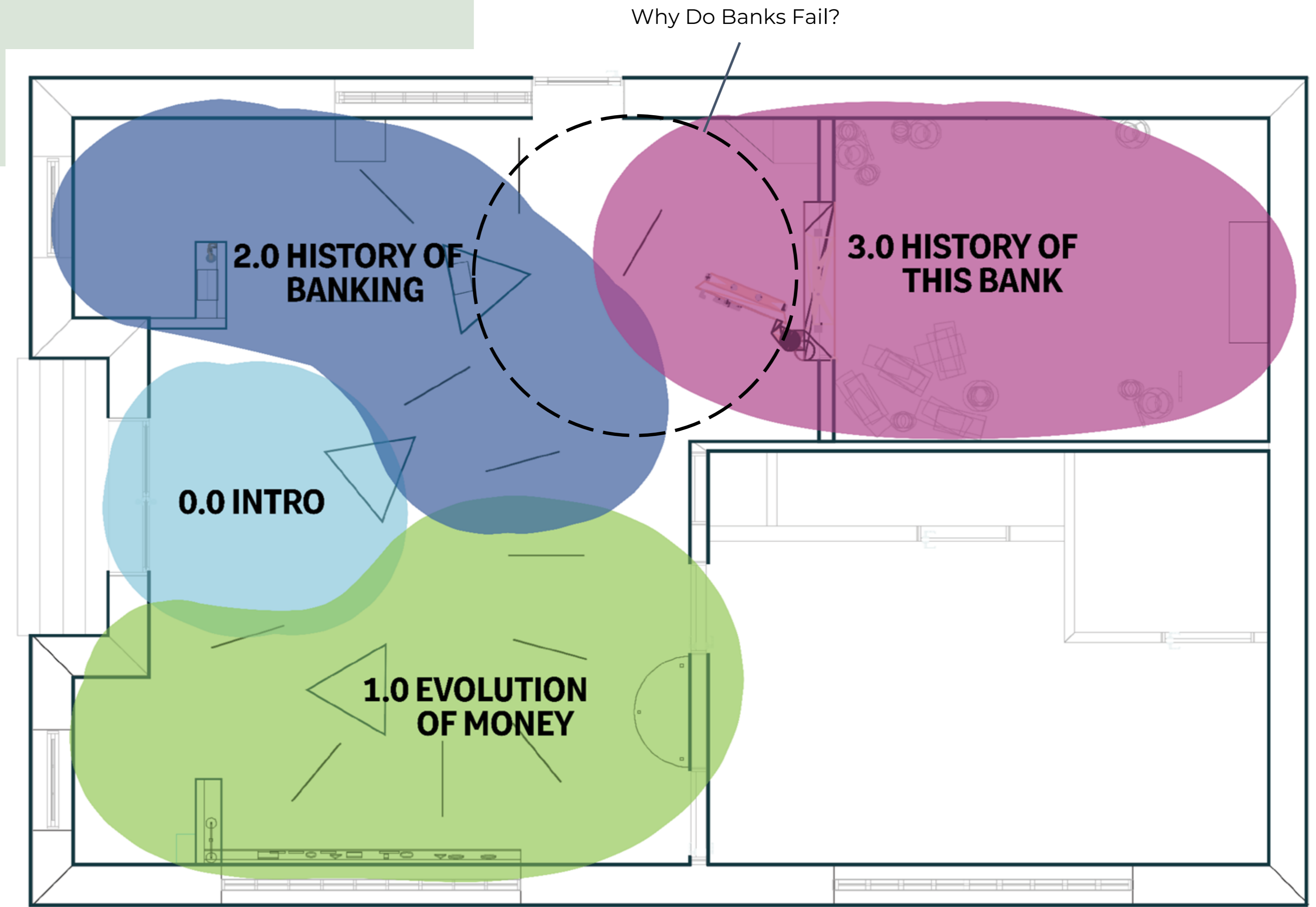
CONTENT STRUCTURE



FLOOR PLAN

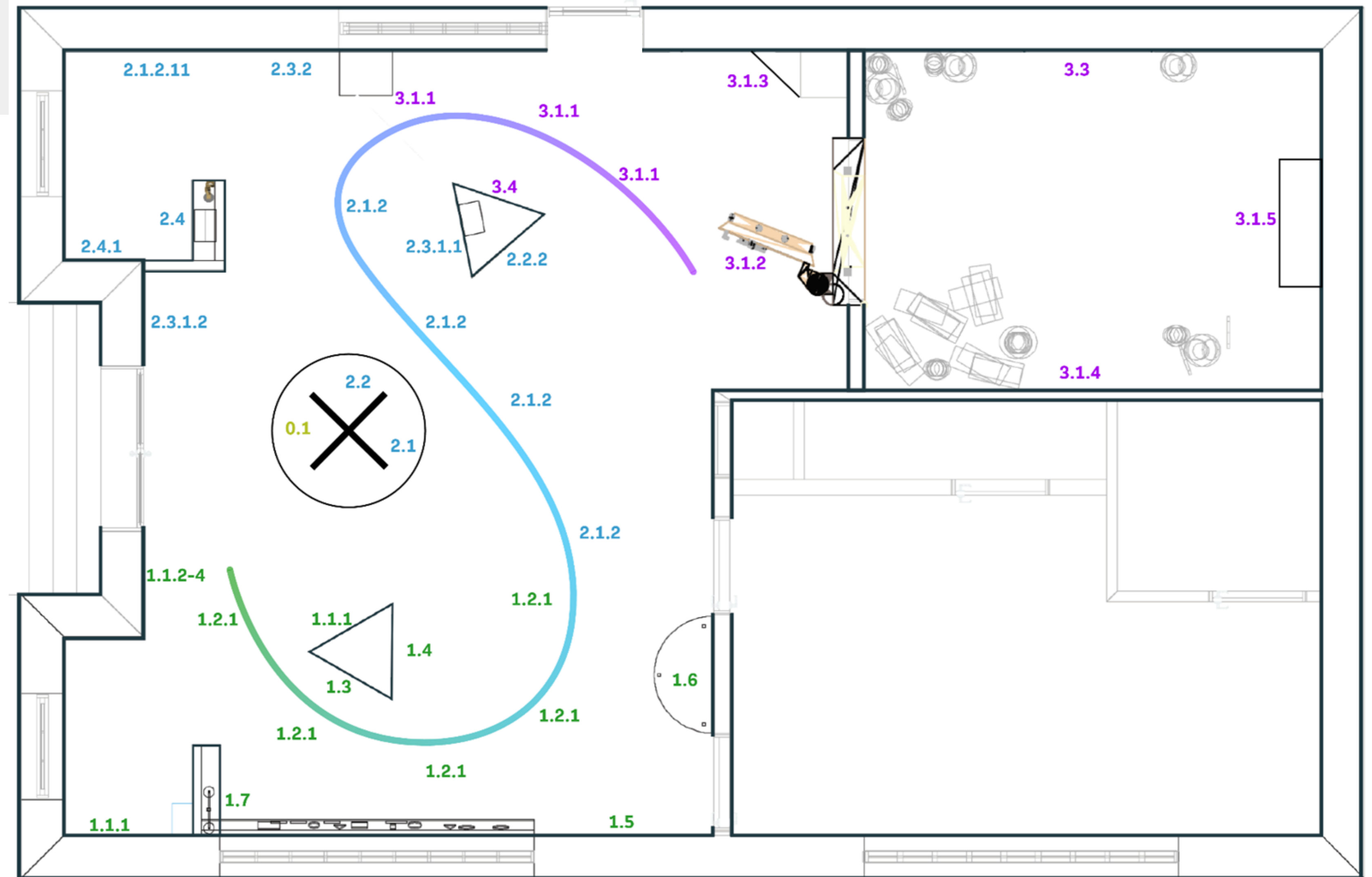
The space for the museum will be in the large room and vault, reserving the existing backroom office/storage and handicap accessible restroom.

The main entrance leads directly into the “Intro,” and the side entrance is handicap accessible. This arrangement provides for a directed flow of traffic to avoid collisions and will allow large classes to be divided into three sections to fit into the small space.



CONTENT FLOOR PLAN

Full outline can be viewed with the content documents.



ENTRANCE

The exhibition begins outside the the museum with large, interactive sculptures, each creatively representing different global currencies, and financial concepts. These sculptures are not only visually striking but also climbable and playful, encouraging interaction and exploration.



Inspiration for the exterior installation.



SECTION 0

INTRODUCTION



OBJECTIVE

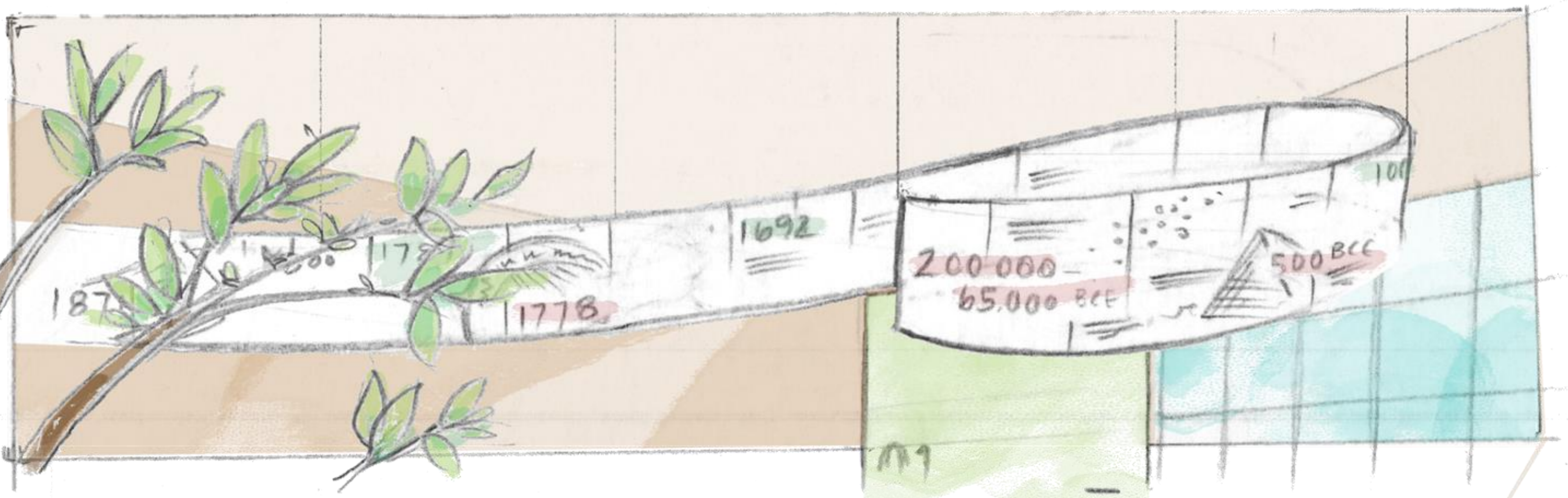
The entryway is designed to encourage visitors to wonder about money and banking by presenting questions that they may have — or that may be in the back of their minds, or they that may never have thought about. As a visitor enters through the front door, they will be confronted by a money tree with dollar bill leaves – a sculpture created by an artist. Each leaf displays a question about money or banking or borrowing, etc. The green “leaves” will be interspersed with red “fruit” in the form of money symbols (\$, ¢, £, %, +, -, €, ¥) for eye-catching contrast.



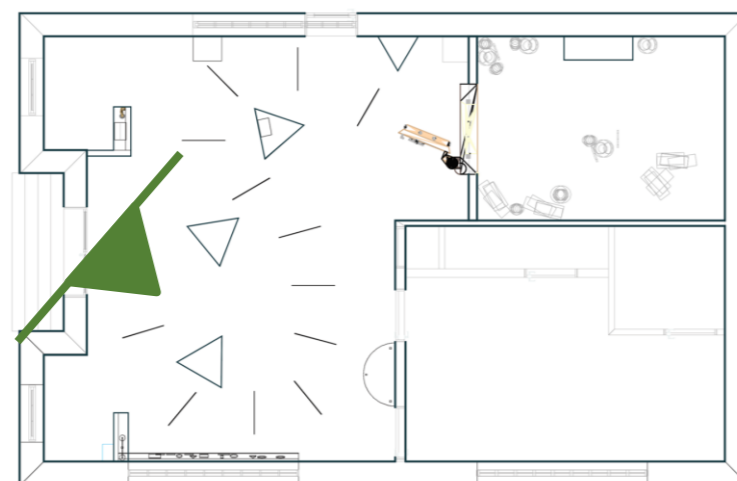
THE ENIGMATIC BANK CAT

To create a sense of fun, there will be replicas of the “Bank Cat” scattered throughout the Museum – sometimes obvious and sometimes hidden. There was an actual cat that lived in this bank when it was in operation. This will be explained by a label on the tree, and the first bank cat will actually be up in the tree. Children will be encouraged to be on the look-out for the bank cat.





TIMELINE



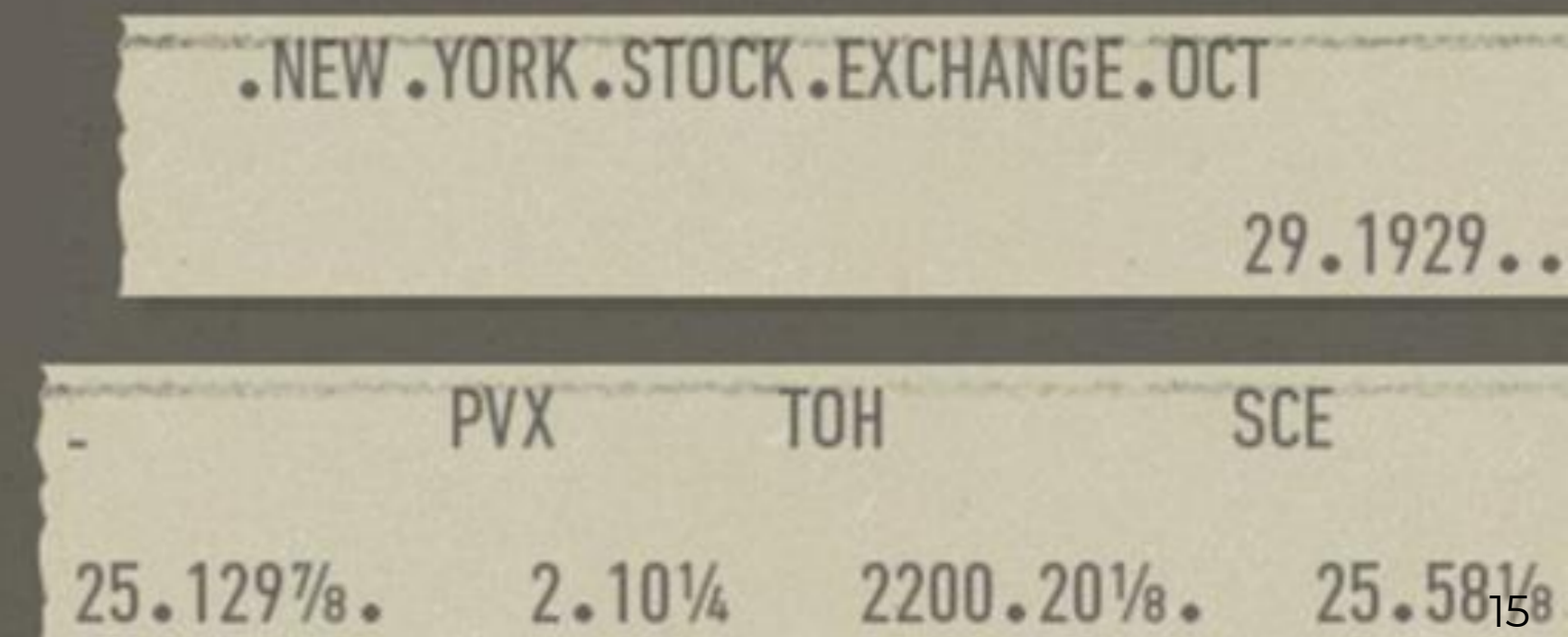
The visitor will be directed to the right and will see, since their eyes have already been directed upward by the tree, a long curving “ticker tape” strip (50 feet long x 10 inches high) hanging from the ceiling that has a double timeline on it – one for the evolution of money in dark red, and one for the history of banking in dark green. This “ticker tape” will guide visitors in an “S” pattern around two triangular pillars on either side of the center of the room.

Evolution of Money	History of Banking
200,000 – 65,000 BCE – livestock, crops, food bartered	
5,000 – 1,000 BCE – small durable items such as cowry shells, beads, and spear points are substituted for perishable items	4,000-2000 BCE – structured money lending, sometimes around temples, in various countries in Middle East, China, India, Egypt
1,000 BCE – 500 CE – coins made of precious metals used for exchange	100 BCE – Babylon - Code of Hammurabi establishes rules for amassing, saving, lending money, and Greeks invent a money lending system
500 BCE – base metal coins stamped with value used for exchange	352 BCE – 1200 CE – Banks formed in Roman Empire and Merchant Guilds in Europe form banks
806 CE – China first uses printed paper currency	
	1607-1776 – British currency, no banks in American colonies. Use barter, credit from merchants
	1692 – Bank of England (private) established, and invents checks
(1778) Continental currency – backed by gold or silver	1776-1789 -- Each state prints own money. First banks formed in Philadelphia, Boston, New York
	1789 – Alexander Hamilton, first Secretary of the Treasury, Unifies American currency, backed by gold and silver; Creates the Bank of the United States (expired 1836)
(1792) Coinage system est. by U.S. Mint Act and decimal system adopted	
	1800 – Number of affiliated National Banks = 100
	1860 - Number Banks = 16,000 -- Can issue own currency
(1871) Bureau of Printing and Engraving established	
(1861-1971) Greenbacks, Demand Notes, Legal Tender Notes	
(1864-1935) Currency printed by private banks -- backed by U.S. Bonds	
(1878-1964) U.S. Treasury currency -backed by silver	
(1900-1971) U.S. Treasury currency -backed by gold - Gold Standard Act	

Evolution of Money (cont.)	History of Banking (cont.)
	1913 – Federal Reserve System began
	1930-1933 – Great Depression, thousands of banks close
	1933 – Banking Act (Glass-Steagall) – reforms as part of the New Deal *Federal Deposit Insurance Corporation (FDIC) *Federal regulation of interest rates *Separation of commercial and investment banks
(1963) Paper currency can no longer be redeemed with gold	
(1971) Nixon Shock	
(1913) Federal Reserve notes 1913 to present	1973 – United States goes off the Gold Standard – money now backed by “Trust”
	1999 – Repeal of the Banking Act of 1933 – Banks no longer divided into “investment” and “commercial.” Banks can now loan more money than they have. Retain FDIC and federal control of interest rates
	2007-2009 – Recession Housing bubble – banks assume price of houses will never go down. Money Market lenders NOT protected by FDIC – overcharge interest

EXHIBITION THREAD

TIMELINE



SECTION 1

THE EVOLUTION OF MONEY

From goats to crypto currency the means of trade and exchange has changed over the years as the culture has changed and scientific advances made. Methods of accounting have changed along with the currency.



OBJECTIVES

- To explain the evolution of money from the concrete to the abstract
- To demystify U.S. money and its symbols
- To connect money with purchasing goods and services
- To show how money can be misused and counterfeited and protections against this

THE EVOLUTION OF MONEY

Interpretive panels on the right pillar will describe the evolution of money and of American paper currency with text and images — Colonial British pounds sterling and tobacco; Continental Currency, individual state currencies; gold-backed currency; silver-backed currency; federal currency; and also ask why is the factory that makes money called a “mint”?

The display case under the window will hold artifacts having to do with money – wampum, beads, coin sorter, gold bullion replica, coins from different countries, etc.



THE UNITED STATES OF AMERICA



E.12



WASHINGTON, D.C.



THIS NOTE IS **NOT** LEGAL TENDER FOR ANY DEBTS, PUBLIC OR PRIVATE

SERIES 3000

John A. Paulson
Secretary of the Treasury



Levon Lando Herental
Treasurer of the United States



Parsing Money

The wall to the left of the windows will have an interactive game consisting of a display of enlarged U.S. currency, front and back –\$1, \$2, \$5, \$10, \$20, \$50, \$100 – with names removed and with numbers on the faces, buildings, and symbols. Below will be a console with headphones and numbered buttons. The visitor will press a button corresponding to a number on a currency replica and the face, building, or symbol will be identified by voice.



Watermark



Copper to green color-shifting ink

Identifying Fake Money

Between the alcove and the entrance will be a waist-high console with a real \$20 bill and a counterfeit \$20 bill backlighted to show the intricacies, watermarks, and woven-in strips that protect the bill from being forged. Next to the bills will be a pen used to detect counterfeits and a label explaining the use of specially formulated paper and ink in manufacturing paper money. Above the console will be an interpretive panel describing the U. S. Secret Service and its role in deterring and dealing with counterfeiters and forgeries.

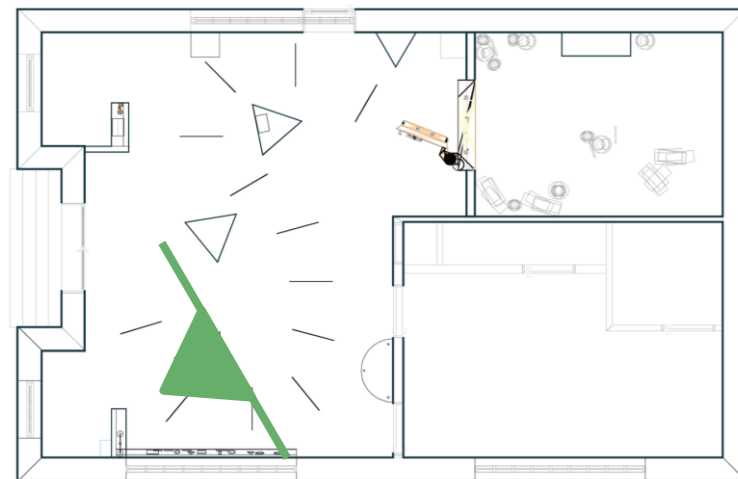
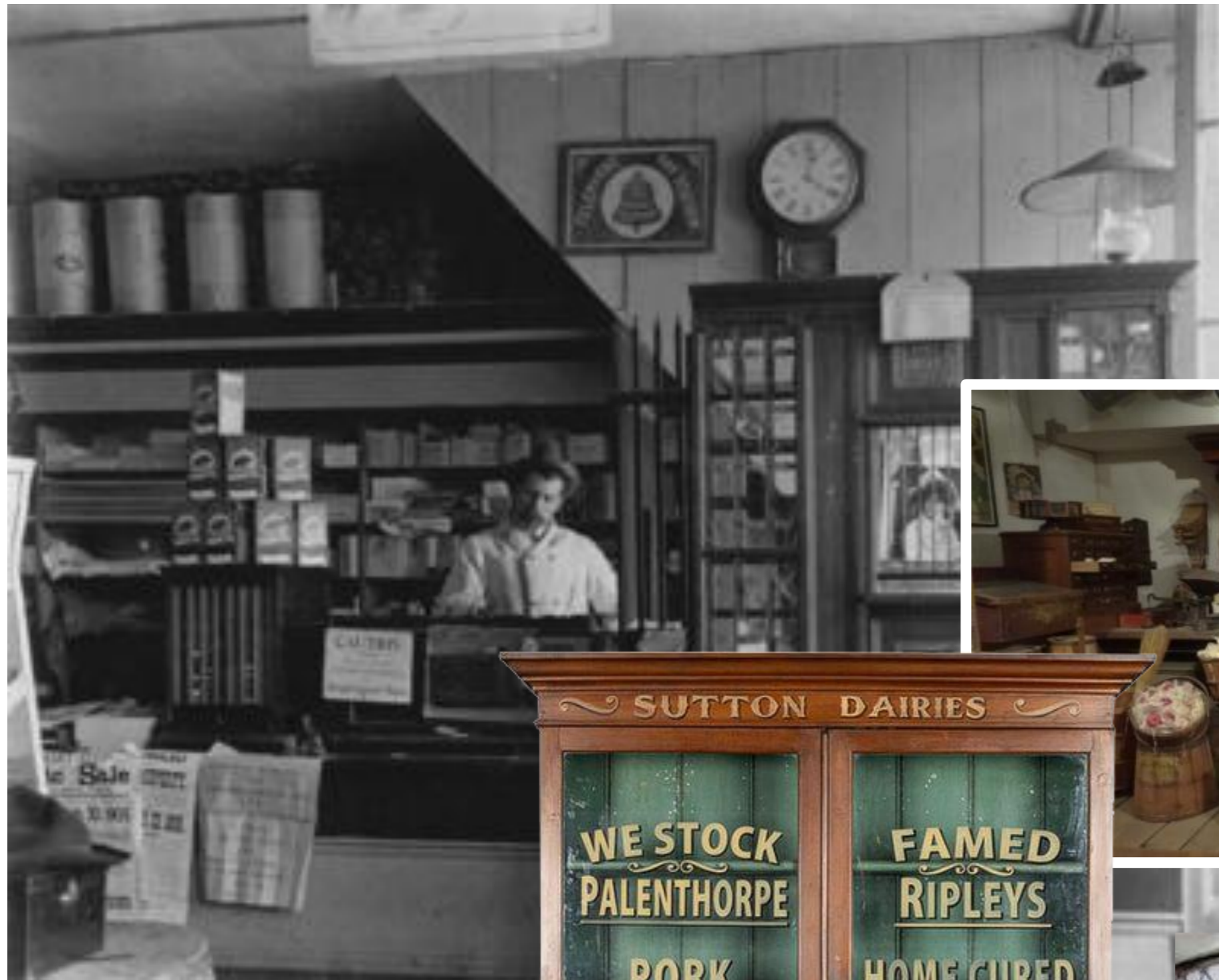


Watermark



Copper to green

thread glows yellow.



The alcove to the right of the entrance will have a mock store that teaches the different means of exchange for acquiring a product or service. This provides role playing interaction that simulates real life and helps explain how the means of exchange influences the culture and lives of people.



SECTION 2

HISTORY OF BANKING

Banking began after coinage was invented so that people had a safe place to store their money, and also to enable people to make money by loaning money and charging interest.



Interior of the Gaithersburg Bank, c.1920

Credit: Gaithersburg Community Bank, Gaithersburg, Maryland

OBJECTIVES

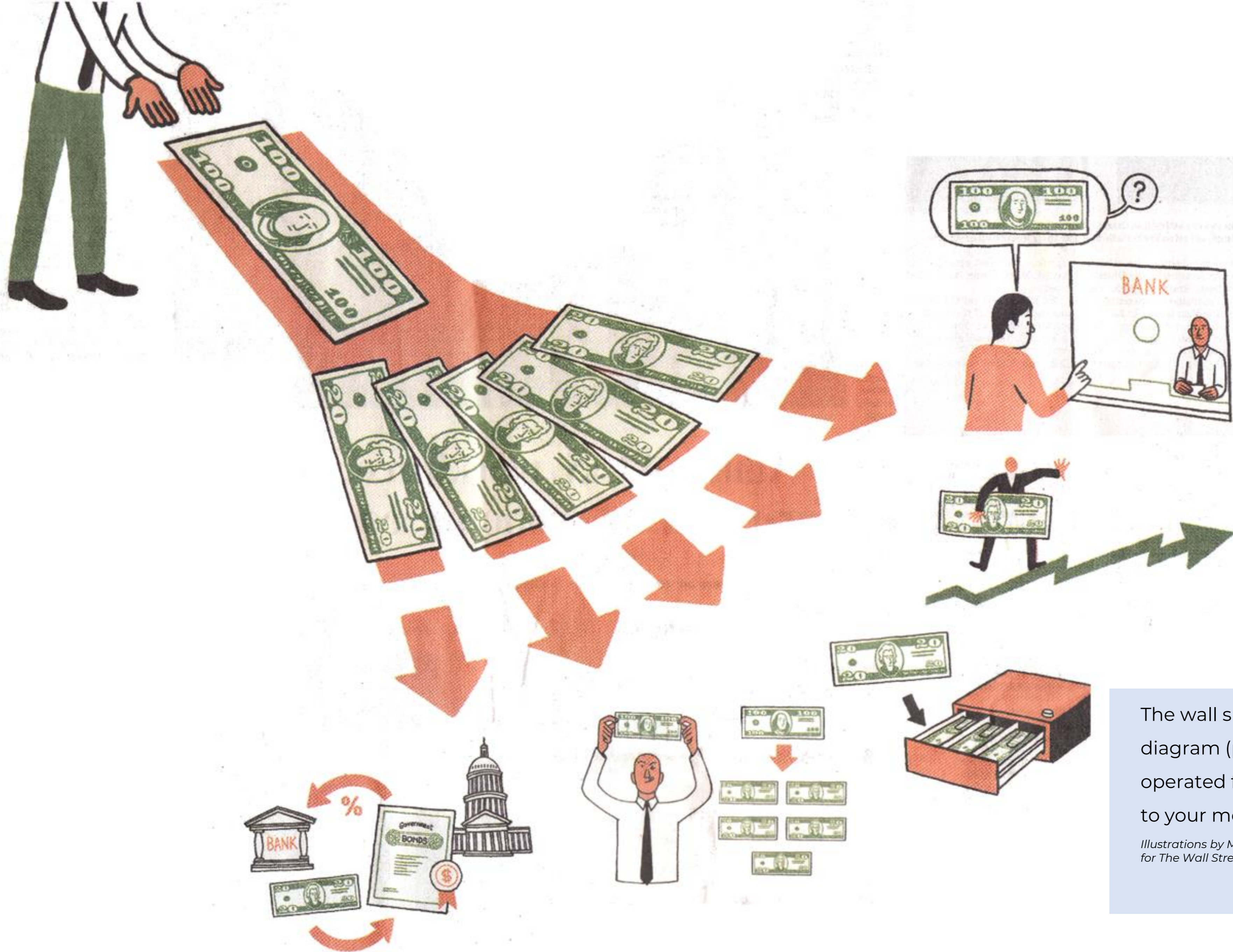
- To explain what a bank is and how it evolved
- To describe how banks work currently in the U.S.
- To teach the importance of rules regulating banks and how the government protects our money
- To promote understanding of how to use/save/invest money—where their money goes

THE HISTORY OF BANKING

Interpretive panels on the left pillar will describe the history of banking with text and images –the difference between banks, credit unions, and loan agencies; regulations that keep your money safe; why banks fail; famous people affecting our banking system – Alexander Hamilton, Franklin D. Roosevelt, etc.



The display cases under the window will contain artifacts that have to do with to do with banking – roller paper money printing machine, ticker tape machine, adding machine, money bags, alarm box, etc.

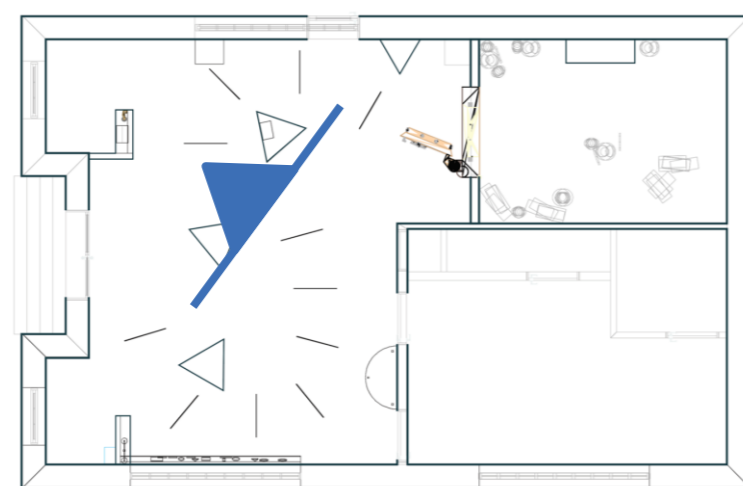


The wall space on the left will have a horizontal flowchart diagram (perhaps with lighted lines and pictures operated from a console below) showing what happens to your money once you deposit it in a bank.

*Illustrations by Martin Tognola
for The Wall Street Journal*

The alcove to the left will have a mock bank where a “customer” can deposit or withdraw money with the teller, apply for a loan with a loan officer, or problem-solve with the bank manager. This provides role playing that simulates real life and helps explain interest rates, collateral, and the benefits and risks of different savings plans and investments.

On the wall between the alcove and the door, there will be an interpretive panel with a risk/benefit diagram on what to do with your money – hide it, bank checking account, bank savings, certificate of deposit, money market, or invest in stocks or bonds.



SECTION 3

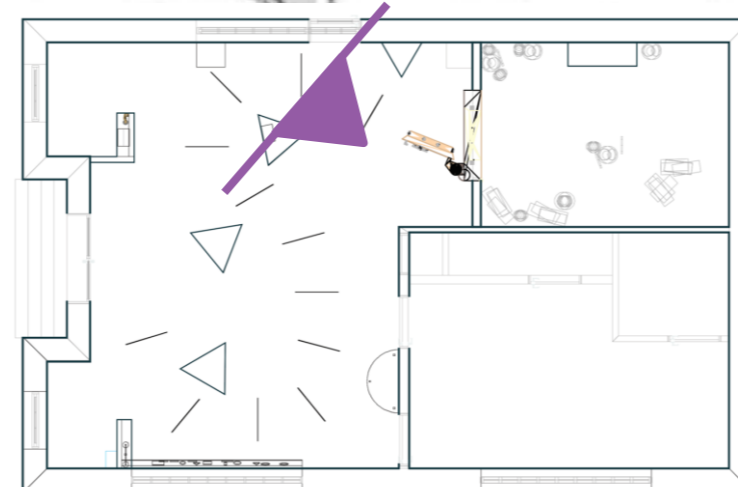
GERMANTOWN COMMUNITY BANK

Created in 1922, this bank operated more like today's credit unions. It was owned by local people and the bank manager knew all the customers. This Bank was unique in several ways – It never closed during the Great Depression, it served both Blacks and Whites, businesses owned by women as well as men, invested in ventures outside the U.S., and acted as the financial arm of Liberty Mill next to the railroad station.



OBJECTIVES

- To demonstrate how this community bank was different from banks today
- To show how this bank was the heart of the community and served all residents and businesses without discrimination
- To describe why this bank was located near the train station and mill
- To explain how banks fail and why this bank survived the Great Depression – “Too Small To Fail”



THE VAULT

On the outside of the vault, behind the door, will be a 1960's television set converted to show a video with buttons below. This will show a clip from the well-known movie *It's a Wonderful Life* of the scene of George Bailey trying to deal with an upset crowd of bank customers wanting to withdraw their money. There will be earphones attached to the television set so the other visitors will not be distracted, but the earphones could be disconnected so a group could watch at the same time.



The exhibition inside the vault will be focused on the Germantown Bank. It will have panels describing the history of this bank, the interpersonal relationships between the bank managers and the customers, who the individual customers and businesses were, how the bank served the community, the bank's investments, and why this bank was "too small to fail" during the Great Depression.

The original safe deposit boxes will also be in the vault and will be the location of an interactive game consisting of mathematical problems and codes. Visitors must first unlock a box with a safe deposit box key and a code to discover which numbered box it will unlock. That box will hold another key and code which will lead to another box – continuing for six times until the treasure (lollipops, chocolate coins, etc.) is found. There will be different sets of codes for different age groups or families.

The vault may also include colored counting sticks, simple adding machines, magnetic fraction pies, Dr. Eureka logic game, etc. for younger kids.



safe deposit boxes



scales



money printing machine



vault door closed

TAKEAWAYS



The division of the space into three sections will allow school classes to be split into smaller, more manageable groups. Teachers guides for different grades and learning levels will be provided for teachers to set context before the class visits, encourage discussions back in the classroom about what students saw and learned, as well as a

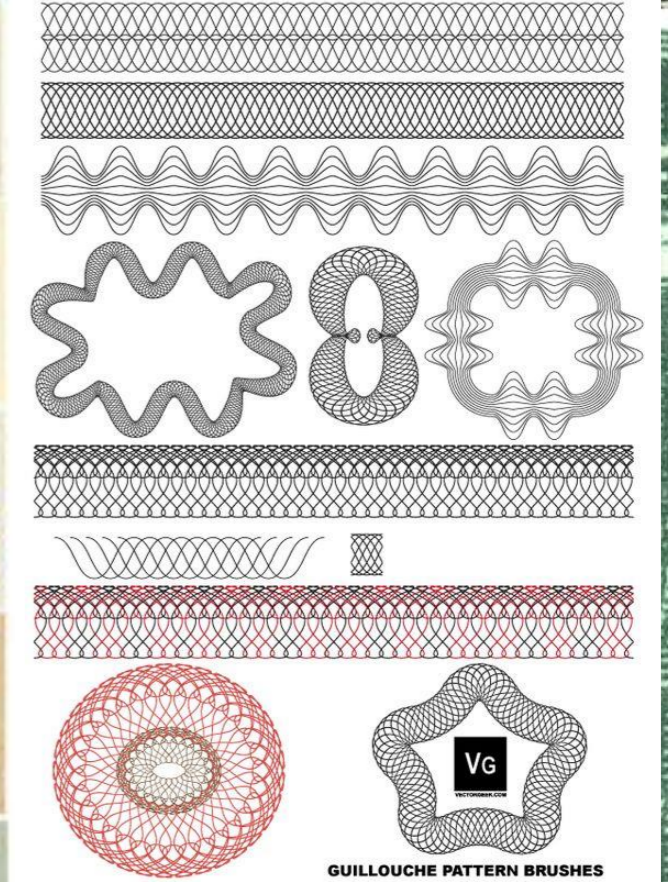
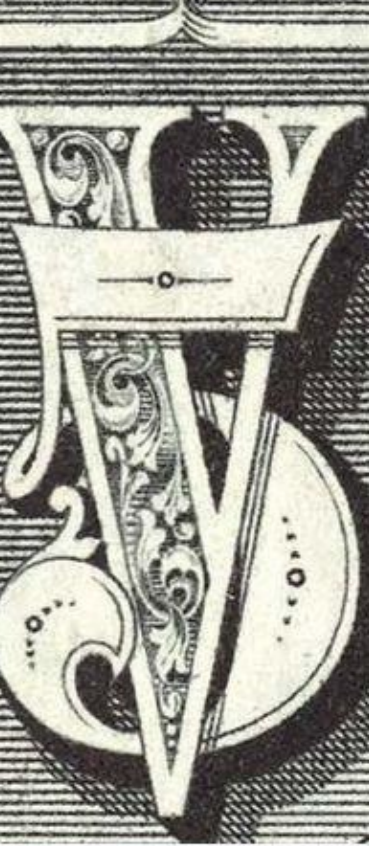
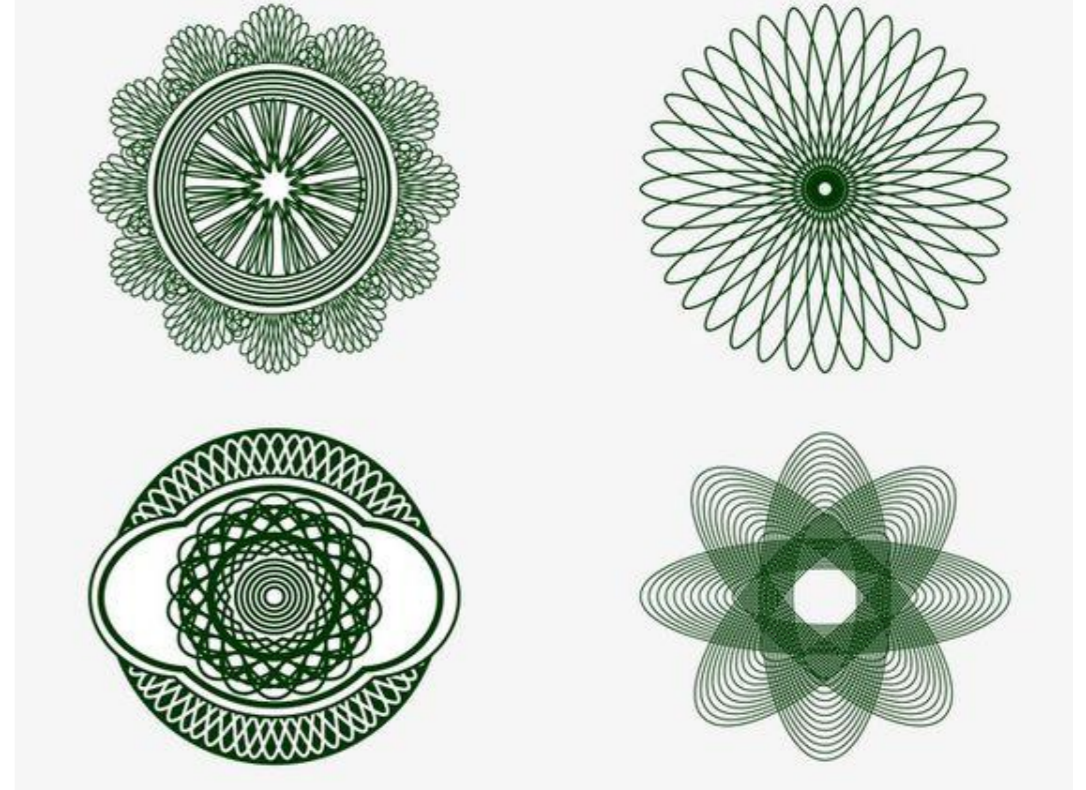
vocabulary list and potential group & individual projects for use in the larger curriculum unit.

An email questionnaire will be sent to all visitors after their visit to elicit responses about their experience in the Museum. This feedback will help Museum leadership and staff improve the exhibits and interpretation.

MUSEUM SHOP

Sale items to include (but not limited to):

- Counterfeit detection pens
- Coloring books
- Coin banks with the Museum name and logo
- Green visors
- Games and puzzles
- Books



Look and Feel

BIG NUMBERS

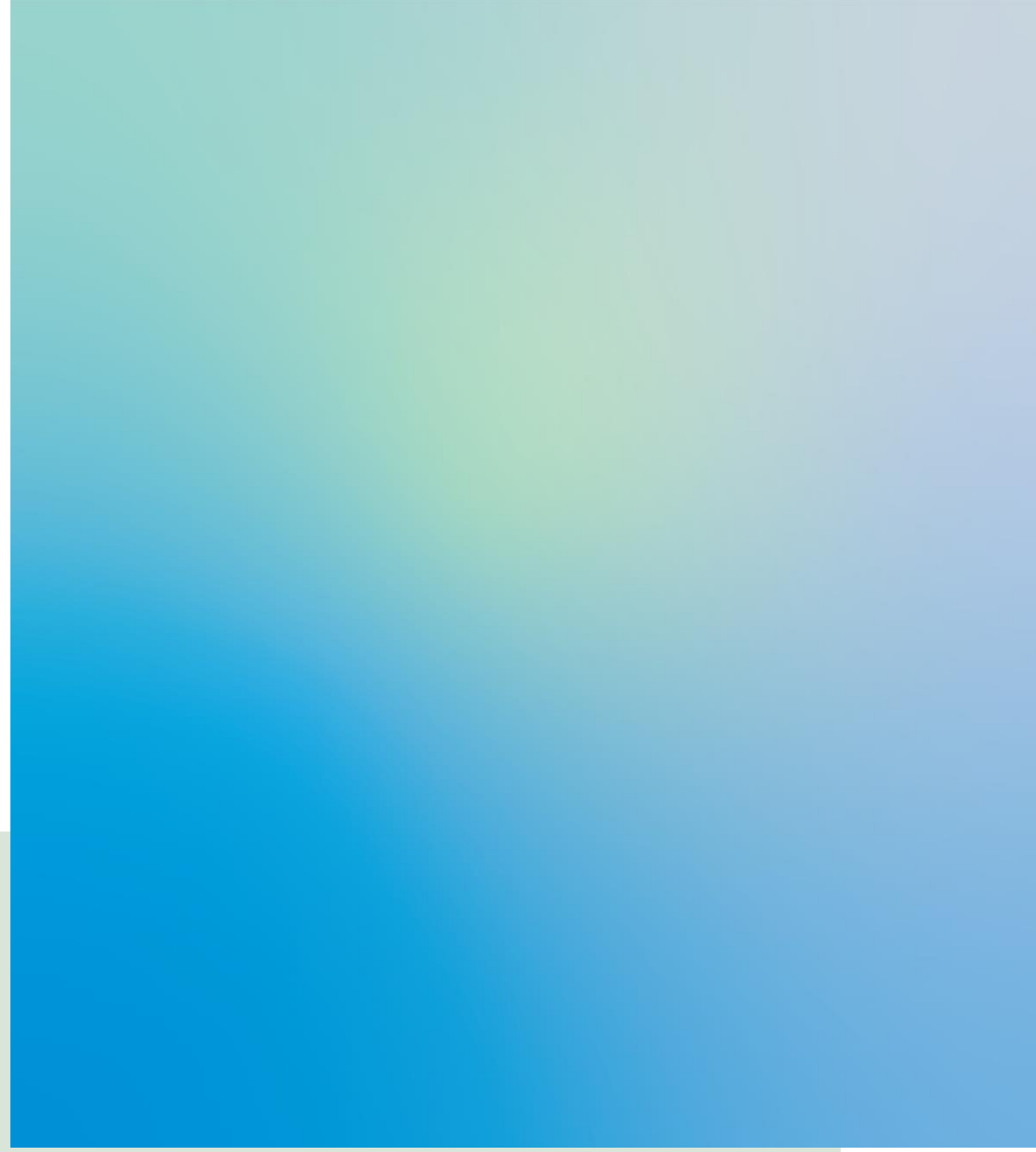
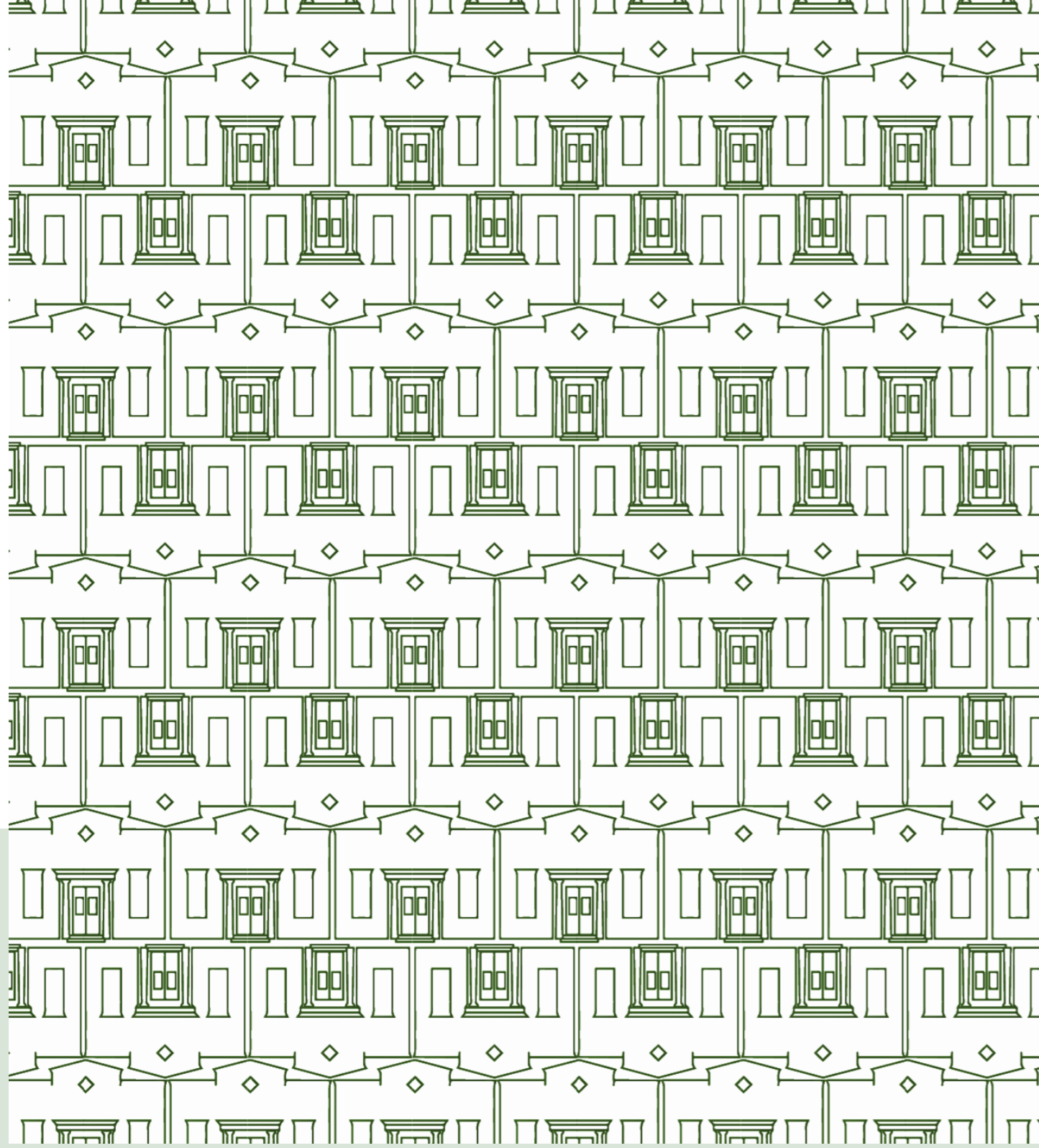
COLOR AND
COLLAGE COMPOSITION
Drawn from currency design

TEXTURE
AND MOTIF



INTERACTIVITY AND PLAY

BANK CAT



GRAPHIC MOTIFS

- “Security strip” tessellating GHS logo
- Gradient backgrounds
- “Watermark” way lines



**EXHIBIT
TYPEFACE
OPTIONS**

**Clarendon
Numbers and Section Titles**

01 The History

**BLIGH
SUBSECTION TITLES**

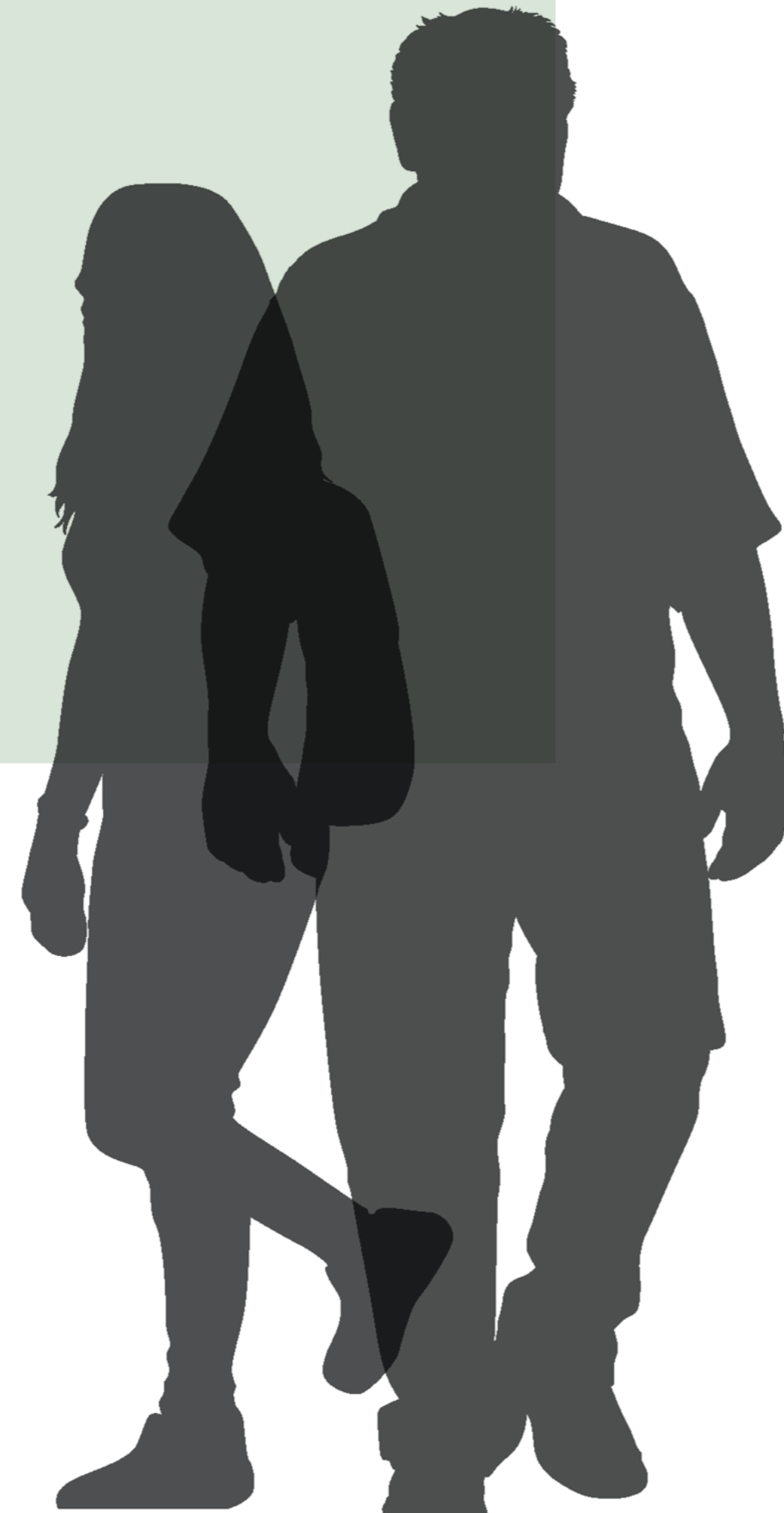
CURRENCY CURIOSITIES

**IBM Plex Sans
Body text**

Informatio quae sequitur in sectione principali exhibent

SAMPLE GRAPHICS

SECTION INTRO




01

The Evolution of Money

FROM BARTER TO DIGITAL WALLETS

Money is the means of exchange. It began as the trading or bartering of actual goods and services and evolved into non-perishable substitutes like beads, gems, or weighted shapes made of precious metals (coins). These could be hoarded or stored for later use and thus became a measure of wealth.

Eventually, communities and governments adopted stand-ins for these items with intrinsic value in the form of paper currency so that the valuable objects did not need to be carried around. Today currency can be in electronic form, or carried on a credit or debit card.




01

01

The Evolution of Money

or paper currency so that the
id not need to be carried around.
n be in electronic form, or
or debit card.



SAMPLE GRAPHICS

SECTION INTRO

Tesselating GHS “watermark”

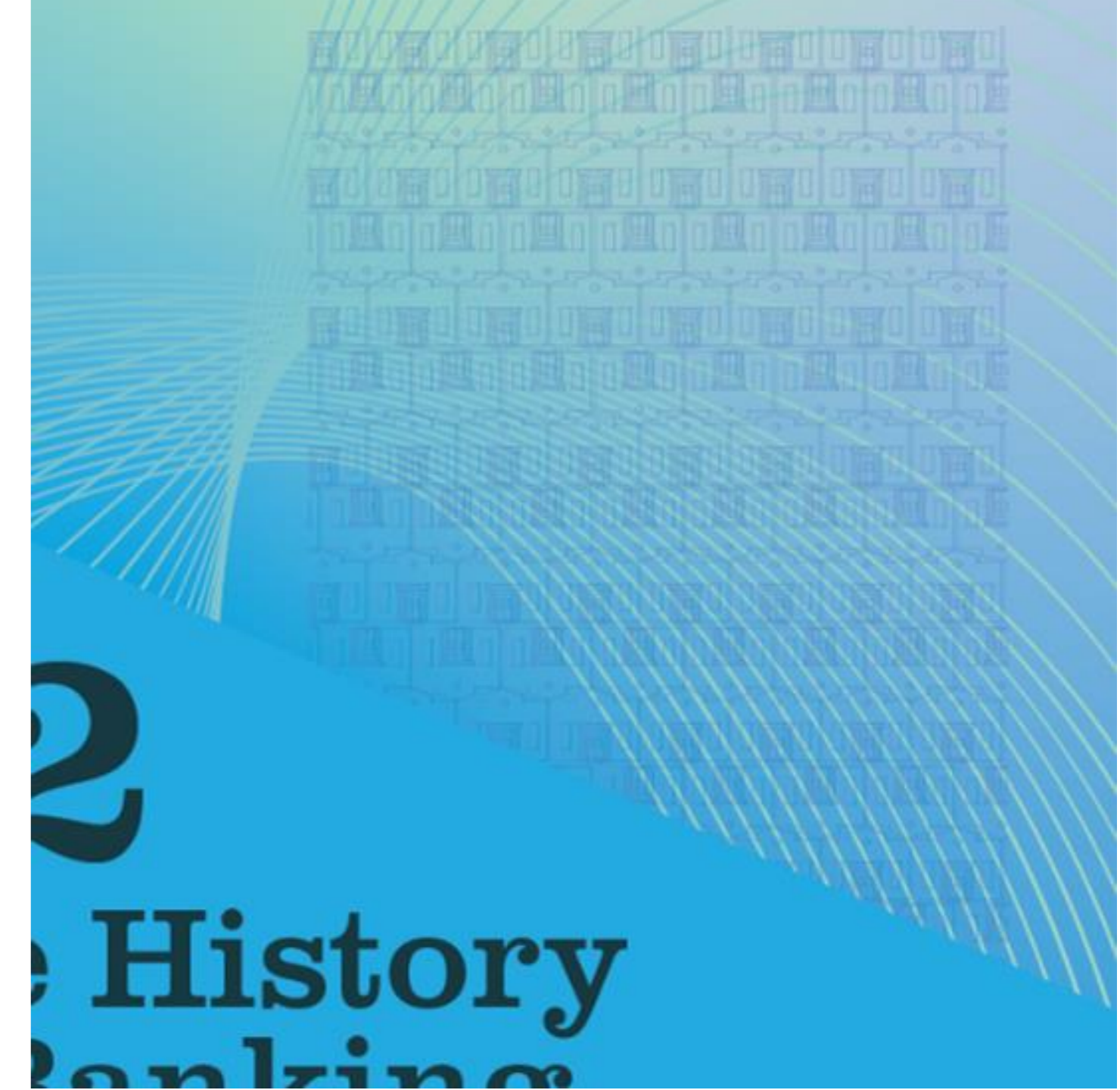
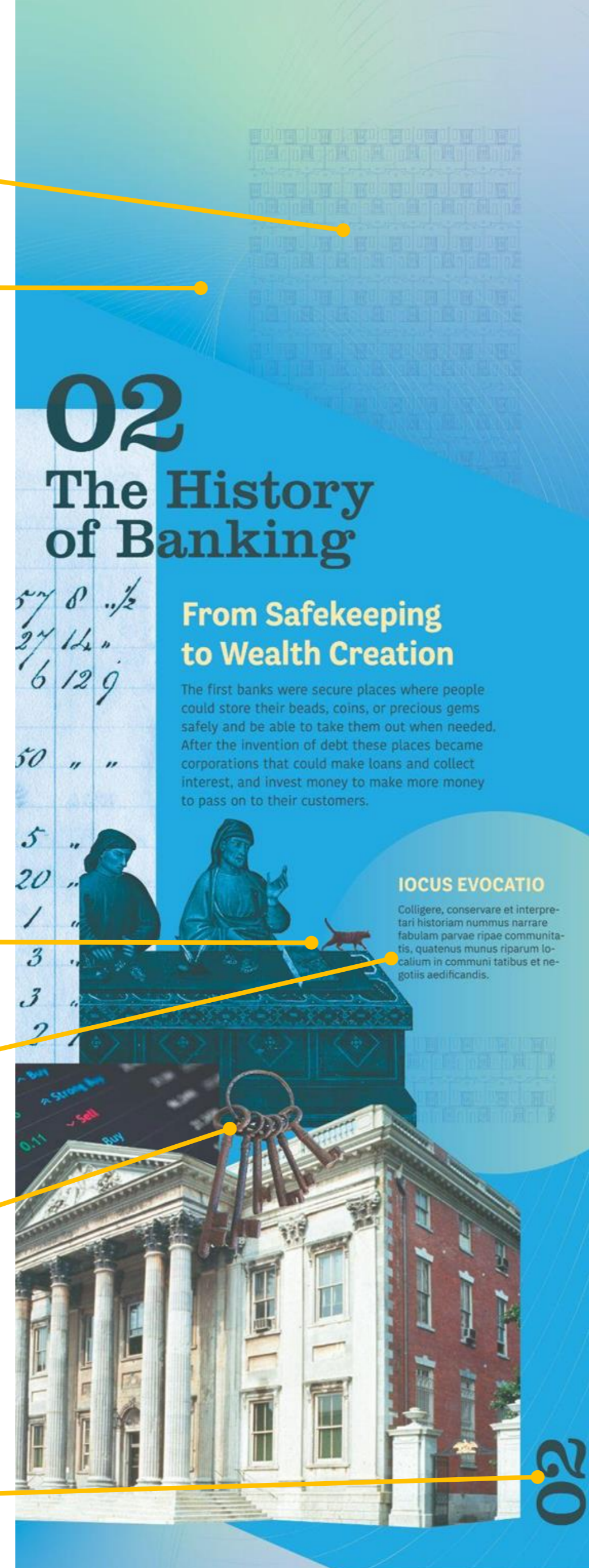
Wavy “security strip” lines

Bank Cat

Subsection/fun fact

Collaged graphics

Numbers mimicking currency



SAMPLE GRAPHICS

SUBSECTION & FUN FACT



THE INVENTION OF DEBT

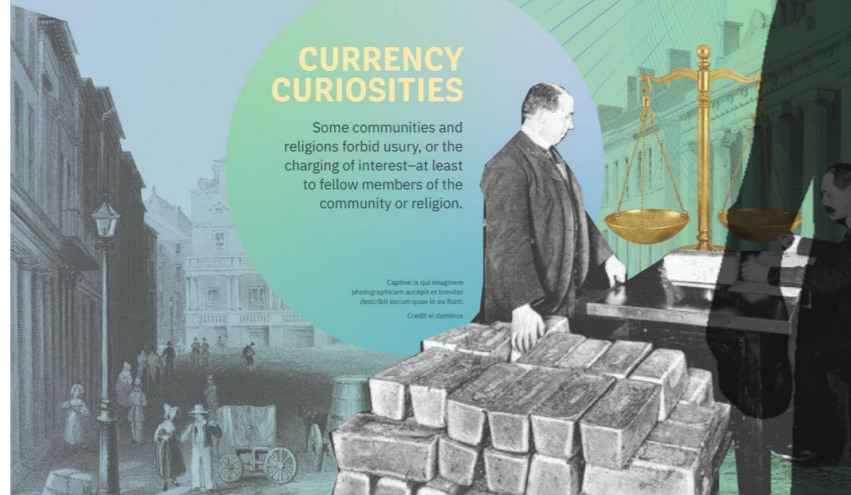
After people began to stockpile non-perishable means of exchange (beads, gems, coins, etc.), those who did not have enough to be able to provide for their family or build a business borrowed from those who had a stockpile.

In the beginning, most people would loan money with only a guarantee it would be paid back eventually. As private enterprise grew in capitalistic societies the wealthy

people loaning money began to add a charge of interest, a percentage of the amount loaned, in order to make money from lending money. Companies were formed to do this to assure order and safety for the person borrowing, and these became banks.

CURRENCY CURIOSITIES

Some communities and religions forbid usury, or the charging of interest—at least to fellow members of the community or religion.



Caption is qui imaginem photographiam accepit et breviter describit eorum quae in eo flunt. Credit ei dominus

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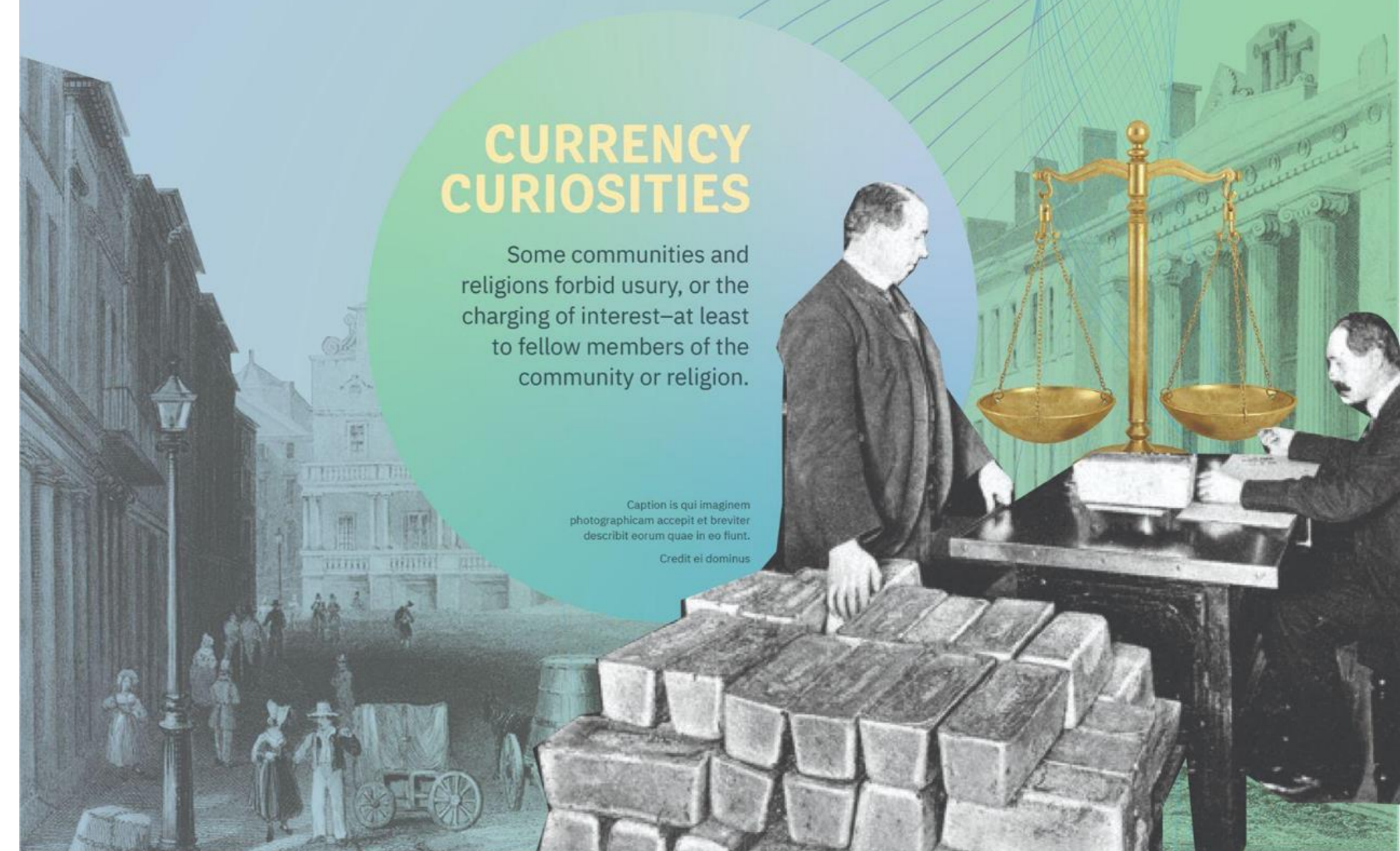
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The background features a complex pattern of thin, green lines. On the left side, there is a dense grid of lines that curves and flows towards the right. On the right side, there are several distinct, parallel wavy lines that create a sense of movement and depth. The overall effect is a modern, abstract design.

THANK YOU.