United States Department of the Interior
National Park Service

National Register of Historic Places Registration Form

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in National Register Bulletin, *How to Complete the National Register of Historic Places Registration Form.* If any item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. **Place additional certification comments, entries, and narrative items on continuation sheets if needed (NPS Form 10-900a).**
com

1. Name of Property

historic name **Pioneer Trust and Savings Bank**

other names/site number

Name of Multiple Property Listing
(Enter "N/A" if property is not part of a multiple property listing)

2. Location

street & number 4000 W. North Ave. ☐ not for publication

city or town Chicago ☐ vicinity

state Illinois county Cook zip code 60639

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended,

I hereby certify that this ___ 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 at the following level(s) of significance: ___ **national** ___ **statewide** ___ **local**

Applicable National Register Criteria: ___ **A** ___ **B** ___ **C** ___ **D**

Signature of certifying official/Title: Deputy State Historic Preservation Officer Date

Illinois Department of Natural Resources - SHPO
State or Federal agency/bureau or Tribal Government

In my opinion, the property ___ meets ___ does not meet the National Register criteria.

Signature of commenting official Date

Title State or Federal agency/bureau or Tribal Government

4. National Park Service Certification

I hereby certify that this property is:

___ entered in the National Register ___ determined eligible for the National Register

___ determined not eligible for the National Register ___ removed from the National Register

___ other (explain:)

Signature of the 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.)

Contributing	Noncontributing	
1	0	buildings
		site
		structure
		object
1	0	**Total**

Number of contributing resources previously listed in the National Register

0

6. Function or Use

Historic Functions
(Enter categories from instructions.)

COMMERCE/financial institution
COMMERCE/business

Current Functions
(Enter categories from instructions.)

VACANT/NOT IN USE

7. Description

Architectural Classification
(Enter categories from instructions.)

LATE 19TH AND 20TH CENTURY REVIVALS/Neo-Classical Revival

Materials
(Enter categories from instructions.)

foundation: Granite
walls: Limestone
Brick
roof: Synthetic
other:

Narrative Description

(Describe the historic and current physical appearance and condition of the property. Describe contributing and noncontributing resources if applicable. Begin with **a summary paragraph** that briefly describes the general characteristics of the property, such as its location, type, style, method of construction, setting, size, and significant features. Indicate whether the property has historic integrity).

Summary Paragraph

The Pioneer Trust and Savings Bank, located at 4000 W. North Ave. (identified as 4006 W. North Ave. in the Chicago assessors' database) in Chicago, Illinois, is a five-story bank and office building constructed in 1925 in the Neo-Classical Revival Style. The bank occupies a prominent .24-acre corner lot, at the intersection of W. North Ave. and Pulaski Ave., a major thoroughfare in the Humboldt Park neighborhood, approximately five miles northwest of Chicago's Loop.

Neo-Classical Revival ornamentation is prominently displayed at the primary, south, elevation and secondary, east, elevation of the exterior. Those elevations feature: limestone ornamentation; symmetrically arranged elevations; classical columns and pilasters; elongated window openings; and a prominent three-story entrance portico complete with a large arched, glazed entry. Windows and doors throughout the building are modern replacements except for the historic steel sash windows that remain extant at the south elevation's entrance portico, between the pilasters on the east elevation, and on the first floors. The prominent banking hall exhibits two-story tall fluted Ionic columns, classical ornamentation, original marble and bronze teller counters, marble check writing desks, and vaults. The upper floor levels contain modern office finishes typical of leasable tenant space.

Narrative Description

Setting: The subject building is located in Chicago's Humboldt Park neighborhood, which is primarily defined by a mix of commercial and residential buildings. The neighborhood is located approximately five miles northwest of Chicago's Loop neighborhood and the city's downtown. Humboldt Park (NR #92000074), a recreational area with sports fields, playgrounds, a formal garden, and a beach, is located one mile to the east and serves as the namesake for the neighborhood. The building is situated on W. North Avenue, Humboldt Park's primary thoroughfare, in the smaller locale's "downtown." As such, the section of W. North Avenue immediately surrounding the subject building serves as the neighborhood's primary commercial corridor. Directly north of the building is a grass and asphalt paved lot that fills the block except for a single-story brick building. Two-and three-story masonry commercial buildings line W. North Ave. to the east and west, as well as to the east on Pulaski Ave. The intersection of W. North and Pulaski Avenues is among the busiest in the neighborhood and is defined by both the subject building at the northwest corner and, at the southeast corner, a five- story office and apartment building that was constructed in the early 2010s. The surrounding residential blocks consist primarily of early 20th-century one- and two-story wood frame and brick dwellings, as well as small apartment buildings.

Site: The bank building is prominently located on a 0.24-acre lot at the northwest corner of W. North Ave. and Pulaski Ave. The bank building is constructed to the lot line on all four sides, and therefore the boundary consists of the building (Chicago Tax Parcel ID #13-34-430-035-0000) and does not contain any site features. Along the south and east elevations are concrete sidewalks, and to the north (rear) is an asphalt paved alleyway.

1925 Pioneer Trust and Savings Bank Building

Exterior

South Elevation: The primary, south, elevation fronts W. North Avenue. The elevation is five structural bays wide and defined by the centrally located three-story entrance portico (Photo 1). The elevation is composed of a granite foundation, smooth limestone face, carved limestone details, and limestone cornice with dentil ornamentation. The portico is defined by two Ionic columns at the center, flanked to the east and west by Ionic pilasters supporting a frieze and cornice above. A modern sign conceals the limestone frieze with the name of the building, "Pioneer Savings and Trust Bank," carved into the surface. At the center of the portico is a three-story-tall, round arched window, with a keystone cartouche with the letter "P," flanked by tall rectangular windows recalling a Renaissance Palladian window configuration. Interrupting the muntin pattern of the arched window, where the arch begins, is a clock (Photo 2). The main entryway's four doors are located at the center of the portico. The doors are framed with historic decorative cast-iron surrounds, and above the doors is banding engraved with the words "Pioneer Trust and Savings Bank" (Photo 3). A modern blue and white, flat entrance canopy is located above the entryway. The fourth and fifth stories consist of eight bays formed by a series of pilasters with Corinthian capitals. Between the pilasters are recessed windows with decorative cast iron surrounds and decorative limestone panels above. The south elevation walls, flanking the portico, are smooth limestone with a decorative medallion between each of the second- and third-floor windows. A decorative band with swags marks the top of the third floor. At the roof level is a plain frieze and classical cornice with dentils and a shallow parapet.

Fenestration at this elevation consists of a multi-light, steel sash, tall, round-arched window flanked by two multi-light, steel sash, rectangular windows. To the east of the portico at the first floor is a multi-light, steel sash, rectangular window. The two tall rectangular windows and the first-floor window to the right are covered on the exterior by plywood. The remaining windows are double-glazed, modern aluminum windows with a fixed upper sash and hinged, smaller lower casement sash. The four entry doors within the portico are modern, anodized aluminum and glass with mostly broken panes, with a multi-light, steel sash transom above. Attached to the two center doors are the letters "B" and "P" (see Photo 3). A secondary door is located to the west of the portico and is covered on the exterior by plywood.

East Elevation: The east elevation continues the Neo-Classical design of the south elevation. The east elevation is nine bays wide formed by a series of eight pilasters with Ionic capitals, extending from the granite foundation to the top of the third story. Above the pilasters is a frieze carved with the words "Pioneer Trust and Savings Bank" and a decorative limestone cornice. Seven three-story-tall windows located between the pilasters are covered in plywood. The pilasters are flanked on either side by smooth limestone walls decorated with medallions between the second- and third-floor windows. The fourth and fifth stories consist of nine bays formed by a series of pilasters with Corinthian capitals. Recessed windows with decorative cast iron panels between and decorative limestone panels above are located at the central six bays; the two outer bays are smooth limestone. At the roof level is a plain frieze and classical cornice with dentils and a shallow parapet. (Photo 4)

Fenestration on this elevation consists of large multi-light, steel sash windows between the pilasters at the lower three floors, which open onto the banking hall. One additional multi-light, steel sash window is situated on the first floor, in the first bay. Another window opening, located on the first floor in the ninth bay, is infilled with limestone. The windows between the pilasters and at the first floor are covered on the exterior with plywood. All other windows are modern, double-glazed, aluminum-framed windows with a fixed upper sash and hinged, smaller lower casement sash.

At the four corners of the south and east elevations are four carved limestone sculptural relief panels. A modern vertical blade sign is attached at the corner between the south and east elevations.

North Elevation: The north elevation is secondary and, therefore, lacks the ornamentation of the south and east elevations. The elevation is divided into ten bays and faced in light-blonde colored brick except the first bay, farthest to the east, where the granite foundation, limestone face, banding, and cornice wrap around the corner from the east elevation for approximately six feet. The building massing is reduced at the northwest corner, stepping back one bay and down in height at the seventh and eighth bays, one floor each. The red brick wall beyond is the full height and width of the elevation. A tall arch, spanning two bays wide and extending almost to the top of the third floor, is infilled with a different shade of blonde brick. Additional small rectangular windows are also visibly infilled with brick. A modern horizontal sign is attached at the upper level of the north elevation. Fire escapes and cables are affixed to the north elevation. Fenestration at this elevation includes double-hung, one-over-one modern aluminum-framed windows on the second through fifth floors and one modern single-leaf flush metal door on the first floor. (Photo 5)

West Elevation: The west elevation is also dissimilar to the other elevations because it faces the interior of the block along a buildable lot line. It is 11 bays wide and is faced in a simple limestone band and brick grid pattern. The building massing is reduced at the center of the elevation, stepping back one window deep by three bays wide; the remainder of the elevation has no visible fenestration. The first bay, farthest to the north, is partial in height, as the building is reduced in massing at the northwest corner, ending just above the third floor. The last bay, farthest to the south, is painted in a limestone color. Fenestration at this elevation is limited to the center bays and consists of double-hung, one-over-one modern aluminum-framed windows at the fourth and fifth floors; some of the windows on the fourth floor have been bricked over at the lower sash. A two-story, historically unrelated commercial building (4008 W. North Ave.) is adjacent to the bank, making the lower two levels of the bank's west elevation not visible. (Photo 6)

Roof: The roof is flat and covered by a modern synthetic membrane. It is surrounded by a plain, masonry parapet on all sides. The centrally located historic skylight is covered by a roofing membrane material and HVAC equipment is located on top of the skylight. The southwest stair extends to the roof covered with a small utilitarian brick and limestone penthouse. A metal stack extends from the northeast corner from the lowest portion of the building. HVAC units and other equipment are dispersed on the rooftop.

Interior

First Floor: The first floor of the 1925 bank building contains the three-story-tall primary banking hall, teller counters, check writing desks, offices, and vaults. It is generally open in plan, with the banking hall at the center and bank teller counters lining the east and west perimeter walls. Behind the counters are rows of fluted plaster Ionic columns with marble bases, defining an enclosed mezzanine above at the east and west walls (Photo 7). Bank teller and office areas behind the counters have been redesigned with composite panels and desks that date to the mid- and late 20th-century periods. Historic bank vaults of various sizes are found behind the counters within this interstitial space (Photo 8). The mezzanine above features windows that overlook the banking hall. A round-arched opening frames a recessed apse at the north perimeter wall (Photo 9). Opposite this at the south wall is a two-story-tall arched window located above the primary entrance (see Photo 7). An open mezzanine is located on the south wall also above the primary entrance. This primary entrance from W. North Ave. includes a vestibule and lobby. A short marble staircase connects the primary lobby to the main banking floor. A bifurcated staircase, also marble, connects the primary lobby to the basement (Photo 10). Finishes in the primary entrance vestibule and lobby include flat plaster walls with marble wainscotting and terrazzo floors. A secondary entrance from W. North Ave., located to the west of the primary entrance, includes a small vestibule and lobby providing access to a staircase and an elevator. The secondary vestibule and lobby have predominantly marble walls and terrazzo floors. The elevator door surround is bronze; the door is covered in plywood.

Within the first-floor banking hall, the walls, ceiling, and columns are finished with flat and decorative plaster rendered to resemble weathered stone and painted in a cream and pale green palette. Walls are finished with marble wainscotting; the ceiling is coffered, and the floor is terrazzo set in a geometric pattern of pink, green, and cream. The banking hall retains its original marble check writing desks and original marble and bronze teller counters (Photo 11). The interstitial space behind the teller counters features a modern dropped ceiling, enclosing the space. The area is finished with a combination of modern carpet and VCT tile at the floors and modern translucent plastic grids with lights above at the ceilings.

First-Floor Mezzanine: The open mezzanine located along the south wall, featuring the historic steel sash two-story-tall arched window, is accessed by two sets of stairs. The first is located between the two entrance lobbies along the southern wall and the other is located at the southeast corner. This mezzanine is open to the banking hall along the south wall and has a painted metal railing. One enclosed office located along the east perimeter wall is accessed from this mezzanine. The office has one horizontal window with broken glass overlooking the banking hall. The mezzanine floor is covered with carpet; the coffered ceiling follows the window arch (Photo 12). Finishes in the office are modern, with carpet, wood base and chair rail, and wallpaper. An enclosed mezzanine located along the north wall includes office and storage spaces, accessed by two sets of stairs at the northeast corner of the banking hall. Finishes include terrazzo flooring, carpeting, dark-stained doors and trim, and flat plaster walls and ceilings. A mechanical room is located at the northwest corner of the first-floor mezzanine.

Second-Floor Mezzanine: A second-floor mezzanine is located at both the east and west perimeter walls, but the two are not connected. Both mezzanine sections wrap around the north end of the building. Access to the west mezzanine is from the stairs in the northwest and southwest corners of the building, while the east mezzanine is accessed from stairs at the northeast and southeast. Both mezzanines are enclosed and supported by the Ionic columns within the main banking hall. The banking hall can be viewed through modern vinyl eight-over-eight double-hung windows. Generally speaking, the mezzanines are open spaces with few interior partitions. Finishes throughout these mezzanines are modern, including carpet and vinyl flooring and wood baseboards and trim with acoustical tile ceilings. (Photo 13)

Third and Fourth Floors: Both the third- and fourth-floor levels were used as leasable office space. As such, the spaces are largely identical and consist of open floor plans with private office spaces along the north and east perimeter walls. The partition walls separating the open office spaces from the private offices consist of gypsum board with stained-wood trim and glass. Interior doors are modern flush-panel wood. A small light well is found along the west wall of both floors. Modern finishes are found throughout, including carpet flooring, painted gypsum walls, wood trim, and acoustical tile ceilings.

Perimeter walls are furred out with no window trim and are lined with modern radiator enclosures. (Photo 14)

Basement: The basement level contains the bank's historic vault, additional bank teller spaces, and office spaces. The basement level exists in a severely deteriorated state with damaged finishes throughout. The basement is primarily accessed via the main entrance and banking hall's bifurcated terrazzo stairs. A large lobby for additional teller stations is located at the bottom of the stairs. This lobby contains historic plaster walls at the east and west and a decorative plaster ceiling (Photo 15). Along the west wall are bank teller windows. The north wall of the lobby features a historic glass storefront with a door and signage above that reads "Safe Deposit" (Photo 16). North of this storefront is a corridor that runs east–west. Directly north is a large walk-in vault with a thick circular vault door. Inside the vault are historic metal safety-deposit boxes and shelving (Photo 17). To the west of the vault is a corridor that leads to the teller work area. The corridor turns north and transitions to a double-loaded corridor with small offices. Historic stained-wood walls and doors and plaster ceiling are extant but survive in a state of extreme deterioration due to significant water infiltration. The corridor and office walls are deteriorated flat plaster over terra-cotta tile. An additional walk-in vault is found at the far north end of the corridor.

Vertical Access: Vertical access in the building is provided by two elevator cabs and multiple stairs. The elevator at the southwest corner provides access between the basement and the fourth floor; the elevator at the northwest corner provides access between the basement and the second-floor mezzanine. In the primary entry lobby, there is a staircase at the center leading up to the banking hall, with a bifurcated stairway providing access to the basement (see Photos 10 and 15). The walls in the lobby are plaster with marble wainscotting, floors are terrazzo, and stair treads and risers are marble. Stair towers are located in each corner of the building. The southwest corner stair provides access to all five floors. The southeast stair provides access between the first-floor south mezzanine and the second-floor south mezzanine. Another stair, located to the west of the main entry staircase, connects the main banking hall's first floor and the first-floor south mezzanine and features marble treads and risers and marble wainscotting. At the northwest corner, one stair provides access between the basement and the first-floor north mezzanine. Another stair at the northwest corner provides access between the second-floor north mezzanine and the fourth floor. At the northeast corner, one stair provides access between the basement and second-floor north mezzanine, and a second stair provides access between the first-floor north mezzanine and the second-floor north mezzanine. All of the corner stairs are finished with plaster walls and ceilings, simple wood balusters and railings, and terrazzo stair treads; the exception is the northeast stair between the basement and second-floor mezzanine, which features concrete treads.

Integrity Analysis:

The Pioneer Trust and Savings Bank retains a high degree of integrity to convey its historic use as a former bank and office building. Although the building changed hands in 1994 and was abandoned in 2008, minimal exterior and interior alterations have taken place since the building was constructed in 1925. The building retains its Neo-Classical Revival style along a heavily trafficked thoroughfare in the Humboldt Park neighborhood of Chicago. The bank is locally significant under Criterion A in the category of COMMERCE and Criterion C in the category of ARCHITECTURE. The building's period of significance under Criterion A is 1925–1972, while under Criterion C the period of significance is 1925.

National Register Bulletin 15 describes integrity as the capability of a resource to convey its significance, and evaluates integrity based on a set of seven aspects detailing a property's features and how they relate to significance.

Specific to the seven aspects of integrity:

Location: The Pioneer Trust and Savings Bank is in its original location. As such, the building retains integrity of location.

Setting: When constructed, the bank was located along a commercial thoroughfare, surrounded by a residential neighborhood. The overall setting has changed only minimally since that time. Early 20th-century commercial buildings continue to define the neighborhood with the exception of two modern buildings, one located across Pulaski Ave. and the other diagonally across W. North Ave. The neighborhood continues to read as an isolated commercial corridor within the larger City of Chicago. As such, the bank retains integrity of setting.

Design: The bank is an excellent example of the Neo-Classical Revival style and has undergone only minimal exterior alterations, limited to some door and window replacements and the addition of signage and an awning. As such, the building retains character-defining features of the style, including a monumental portico, classical elements, and symmetry. At the interior, the building has undergone minor alterations in its nearly 100-year history. After the period of significance, interior renovations primarily resulted in updated finishes or construction of new office areas, particularly on the upper two levels. Single-story, nearly self-contained teller booths and modern flooring were installed behind the intact original marble teller counters. The interior mezzanine windows overlooking the bank hall are vinyl. Contemporary lighting, carpet and vinyl flooring, and acoustical ceiling tiles were added at the mezzanine, 4th, and 5th floors. Overall, the character-defining features of the bank remain intact. As such, the building retains a high degree of integrity of design.

Workmanship and Materials: Similar to design, the building also retains a high degree of integrity of workmanship and materials. Exterior repairs and alterations have only minimally affected the building's materials, which still prominently showcase its historic limestone, granite, and brick features. Recent masonry repairs have included spot repointing to address open mortar joints. The primary loss of materials is at the upper-floor office windows, which have largely been replaced with double-glazed, aluminum windows with a fixed upper sash and hinged, smaller lower casement sash. However, historic steel sash windows remain extant at the south elevation's entrance portico, on the first floor of the south elevation, between the pilasters on the east elevation, and on the first floor of the east elevation. These are the primary windows looking into the banking hall. Doors have also been replaced with modern aluminum-framed, glazed doors, many of which exist in poor condition. At the interior, marble and bronze teller desks and marble check-writing desks remain intact in the open banking hall. The entry lobby stairs and stairs to the south mezzanine retain marble treads and risers, and vaults remain intact on the first and basement levels. Finishes in the secondary entry vestibule on the south elevation remain intact, including marble walls and terrazzo floors and a bronze elevator door surround.

Feeling and Association: The Pioneer Trust and Savings Bank was designed in the Neo-Classical Revival style, a common style applied to early 20th-century bank buildings. The building's design emphasized the bank's stability and strength, and features classical elements executed in limestone on its primary elevations. On the exterior, most of the building's original features remain intact, and on the interior, the bank retains the primary open floorplan of its banking hall, marble teller and check desks and a vault on the basement level. As such, the building retains integrity of feeling as it continues to convey its historic use as a bank and office building. Similarly, the bank's retention of key character-defining features, at both the exterior and interior, conveys the building's association as an early 20th-century bank building.

Overall, the Pioneer Trust and Savings Bank building retains a high degree of integrity and remains a prominent historically and architecturally significant building in the City of Chicago.

Pioneer Trust and Savings Bank
Name of Property

Cook County, Illinois
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 commemorative property.
- [ ] G less than 50 years old or achieving significance within the past 50 years.

Areas of Significance
(Enter categories from instructions.)

COMMERCE

ARCHITECTURE

Period of Significance

1925–1972 (Criterion A)

1925 (Criterion C)

Significant Dates

1925

Significant Person
(Complete only if Criterion B is marked above.)

Cultural Affiliation (if applicable)

Architect/Builder

Architect: Karl M. Vitzthum

Statement of Significance Summary Paragraph (Provide a summary paragraph that includes level of significance, applicable criteria, justification for the period of significance, and any applicable criteria considerations).

The Pioneer Trust and Savings Bank, located at 4000 W. North Ave. in the Humboldt Park neighborhood of Chicago, Illinois, is a five-story Neo-Classical Revival bank constructed in 1925. The bank building was designed by noted architect Karl M. Vitzthum to house the Pioneer Trust and Savings Bank on the lower floors and leasable office space on the upper floors. The bank is locally significant under Criterion A in the category of COMMERCE for its association with the growth of Chicago's outlying neighborhoods and corresponding rise in independent neighborhood-centric banking in the 1910s and 1920s. At the same time as Chicago's population increased and pushed outside the traditional city center in the late 19th and early 20th centuries, Federal and Illinois state regulations prohibited the large banks from opening branches, resulting in a proliferation of independent banks in the city's various neighborhoods. The Pioneer Trust and Savings Bank was established in the early 20th century to service the financial needs of the growing Humboldt Park neighborhood. The bank's immediate growth and importance to the neighborhood are best illustrated in the subject 1925 building, which housed the bank from its opening until 1994, when Pioneer was purchased by Banco Popular. Despite a change in name, the building remained in active use as a bank until 2008. Throughout that time, the bank remained the primary banking and financial home to the residents of Humboldt Park, growing into a well-known local institution, located at the neighborhood's most prominent intersection. The period of significance under Criterion A extends from 1925, the date of construction of the building, to 1972 in accordance with the National Park Service's 50-year guidance. The building is also significant under Criterion C in the category of ARCHITECTURE as an excellent example of the Neo-Classical Revival style applied to a bank building in Chicago. Vitzthum's design displays the distinctive characteristics of the style, including a monumental portico, classical elements, and symmetry. The building is situated prominently at the busy neighborhood intersection of North and Pulaski Avenues in the Humboldt Park Community area. The period of significance under Criterion C is 1925.

Narrative Statement of Significance (Provide at least **one** paragraph for each area of significance.)

Developmental History

The Pioneer State Savings Bank opened its doors for business on January 2, 1913, after taking over the private bank of Andrew H. Greenberg, who became Pioneer Trust and Savings Bank's first president. The bank was located mid-block at 4016 W. North Ave. in a two-story masonry building valued at $8,406.04, "in the midst of sparsely settled farmland and prairies...[a] sleepy crossroads cluster of a few homes and business establishments.[1] The bank quickly outgrew this space and, in 1918, moved to a two-story masonry property at a more prominent location at the corner of the same block, 4000 W. North Ave., the location of the subject building.[2] The bank was named "Pioneer" because many of the original directors and stockholders were descendants of the pioneer families who settled this area, before annexation to Chicago, including the Lovetts, Rutherfords, Sayres, Merrils, Keeneys, and the Van Nattas. The bank's founders also regarded themselves as pioneers in the area's banking industry, because Pioneer was one of the first banks on the Northwest side of Chicago.[3]

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[1] Pioneer State Savings Bank advertisement, *Chicago Examiner*, Jul. 4, 1914; "Pioneer Bank to Mark Its Golden Anniversary," *Chicago Austin News*, Dec. 27, 1962.
[2] Ibid.
[3] "Golden Anniversary."

In 1924, the Pioneer State Savings Bank merged with the Scheubert & Amberg State Bank, another independent bank located nearby at 4140 W. North Ave. Together the two banks formed the Pioneer Trust and Savings Bank.[4] The newly formed bank occupied the Scheubert and Amberg location until the completion of the new bank, the subject building, a Neo-Classical Revival style bank occupying lots 4000, 4004, and 4006 W. North Ave. Plans included "a new $500,000 building (to) be constructed at the Northwest Corner of North Ave. and Crawford Ave. which will have every facility to care for the 30,000 Depositors."[5] Crawford Ave. was later renamed Pulaski Ave.

Chicago architect Karl M. Vitzthum (1880–1967) was awarded the commission, and construction of the building began in August 1924.[6] The formal opening of the "new Banking Rooms and Office Building" was held on Saturday, Oct. 17, 1925.[7] The bank would have been highly visible, as the only five-story building in the immediate vicinity of mostly two-story commercial buildings, according to Sanborn maps of the period. Inside the impressive Neo-Classical Revival edifice customers would have found a spacious banking hall illuminated from above through a skylight, marble and bronze tellers' counters, marble check desks, vaults, and safe deposit boxes on the basement level, 2 mezzanine levels, and leasable office space on the upper two floors.

The Pioneer Trust and Savings Bank continued to function as a neighborhood bank from their location at 4000 W. North Ave. for the next nearly seventy years. The only evident changes to the building made by the Pioneer Trust and Savings Bank are single-story, nearly self-contained modern teller booths and vinyl flooring installed behind the intact original marble teller counters. They also likely altered office layouts and updated floor coverings and lighting fixtures on the 4th and 5th floors, to accommodate tenant needs.

In 1994 Pioneer Trust and Savings Bank was acquired by Banco Popular, a San Juan, Puerto Rico-based holding company. In a December 1996 article in the *Chicago Tribune*, Banco Popular announced their plans to change the name of the historic building from Pioneer Trust and Savings Bank to Banco Popular as part of their "campaign to market a lot of products directly to the Hispanic Market."[8] Banco Popular added their name to the Pioneer Trust and Savings Bank Building with a blade sign at the corner of W. North and Pulaski Avenues, horizontal signs affixed to the north and south elevations, and metal letters "B" and "P" on the entry doors. They also installed a flat awning at the main entry to the banking hall. Secondary windows were replaced with modern aluminum windows throughout the building, though at the banking hall, the original monumental steel windows were retained. s. Interior vinyl windows were also installed overlooking the banking hall on the north, east, and west second floor mezzanines. The main entryway retains its original decorative cast iron surround however the doors were replaced with glass, most of which is broken today, and clear anodized aluminum door frames. Contemporary lighting, carpet and vinyl flooring, and acoustical ceiling tiles were added at the mezzanine, 4th, and 5th floors. In 2008 Banco Popular moved their operations directly across Pulaski Ave. to another location, leaving the Pioneer Trust and Savings Bank Building vacant through today. Recent maintenance has included spot masonry repointing to address open mortar joints at the exterior elevations.

The Pioneer Trust and Savings Bank functioned continuously as a neighborhood bank from its construction in 1925 through 2008. Minimal changes have been made to the physical structure, which retains an excellent level of integrity as evidenced by photographs of the building from 1934 and 1948 and the building's present condition. In August 2012, in recognition of its architectural merit and importance to the Humboldt Park

[4] "Holdup Men Get Bank's $25,000 in 5s and 10s," *Chicago Tribune*, Apr. 22, 1921.
[5] "Consolidation Announcement," *Chicago Tribune*, Feb. 20, 1924.
[6] "Landmarks Designation Report: Neighborhood Bank Buildings," Commission on Chicago Landmarks, Dec. 6, 2007, https://www.chicago.gov/content/dam/city/depts/zlup/Historic_Preservation/Publications/Neighborhood_Banks_5%20banks.pdf.
[7] Pioneer Trust and Savings Bank advertisement, *Chicago Tribune* Oct. 16, 1925.
[8] "Pioneer Changes to Banco Popular," *Chicago Tribune*, Nov. 20, 1996, sect. 3.

community and North Ave., the Pioneer Trust and Savings Bank Building was designated as a Chicago Landmark.[9]

National Register Criterion A: COMMERCE

The Pioneer Trust and Savings Bank is locally significant under Criterion A in the category of COMMERCE for its association with the dramatic rise in the number of independent neighborhood banks in Chicago's neighborhoods during the 1910s and 1920s. This period saw unprecedented expansion into Chicago's outlying neighborhoods due in part to the relocation of residents displaced as Chicago expanded its downtown business district. At the same time, Federal and Illinois state regulations prohibited large banks from opening branches, in order to prevent bank monopolies. The result was a remarkable growth in the development of independent neighborhood banks that is accurately and effectively illustrated in the development and prolonged use of the Pioneer Trust and Savings Bank in Humboldt Park's commercial core.

Humboldt Park Neighborhood

The Humboldt Park neighborhood is one of several outlying neighborhoods that experienced growth during the early 20th century. It is located northwest of downtown Chicago and named after the 207-acre park bearing the name of naturalist Alexander von Humboldt.[10] Humboldt Park was relatively flat and marshy until lagoons and formal plazas were added in the 1880s and 1890s based on the plan by William Le Baron Jenney. Further improvements were designed by noted landscape architect, Jens Jensen, transforming the park into a place of respite.[11]

In the 1870s, Chicago saw rapid outward growth following the Great Fire of 1871 through the mid-20th century. Interest was also growing in living in suburban places with access to parks like the Humboldt Park.[12] The neighborhood became even more desirable after it was annexed to Chicago in 1886, which meant access to the city's superior services, from better water connections in the nineteenth century to better high schools in the early twentieth.[13] Streetcars expanded to the area in 1886, operating on North Ave. and extending as far west as Pulaski Ave. and in 1911 service began operating along Pulaski Ave. making the Pulaski and North Ave. intersection a focal point of commercial development in the neighborhood. The addition of the Humboldt Park branch of the elevated railway in 1895, west along North Ave., created even greater access to the outlying neighborhood.[14]

Outward movement was also a response to the expansion of Chicago's downtown business district. Urban residents were forced to migrate away from the city center and relocate to the outlying neighborhoods. Danish and Norwegian populations were living in the Humboldt Park neighborhood by the 1880s and 1890s.[15] Polish immigrants moved there in the 1910s and 1920s, followed by Italian Americans and Germans, drawn to the

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[9] "Landmark Designation Report: (Former) Pioneer Trust & Savings Bank Building," Commission on Chicago Landmarks, Apr. 5, 2012, https://www.chicago.gov/content/dam/city/depts/zlup/Historic_Preservation/Publications/Pioneer_Trust_Savings_Bank_Bldg.pdf.
[10] David A. Badillo, "Humboldt Park," *The Encyclopedia of Chicago* (Chicago: University of Chicago Press, 2004).
[11] Max Grinnell, "Humboldt Park," http://www.encyclopedia.chicagohistory.org/pages/616.html.
[12] "(Former) Pioneer Trust & Savings"; "Golden Anniversary."
[13] Anne Durkin Keating, "Annexations and Additions to the City of Chicago," *Encyclopedia of Chicago*, http://www.encyclopedia.chicagohistory.org/pages/3716.html.
[14] Grinnell, "Humboldt Park."
[15] Badillo, "Humboldt Park."

neighborhood by industrial jobs at the factories established near the Chicago and North Western Railway railroad lines at the northern and western perimeter of the neighborhood.[16]

Sanborn maps show that by1896, W. North Ave. and the surrounding neighborhood was organized around a grid of uniform, deep and narrow lots with 3 or 4 structures on some blocks and none on others.[17] By 1918, the neighborhood was almost fully developed with nearly continuous blocks of commercial buildings. Many of the buildings were occupied by businesses one would expect to find in a self-sufficient small city or town: a hardware store, carpet cleaning, furniture store, theatres, bowling and billiard hall, bake shop, café, offices, and garages. One- and-two-story dwellings lined the side streets.[18] At least one bank, the Pioneer Savings Bank, was located in the heart of Humboldt Park's commercial district by this time to serve the needs of the growing population. Here, at the center of daily commercial activity, near residences, and along transportation lines, this neighborhood bank was more readily accessible to families living and working nearby than were banks in downtown Chicago. According to Sanborn maps, at this time the bank occupied a two-story masonry building at 4016 W. North Ave. in the middle of the block. Another two-story, commercial, masonry building had been erected at the 4000 W. North Ave. location of the future Pioneer Trust and Savings Bank Building.

Early 20th-Century Chicago Neighborhood Banking

The U.S. banking industry underwent major transformations in the 19th and early 20th centuries. Following a series of financial crises in 1837, 1839 and 1857, the National Bank Act of 1865 was established with the intention of creating a national banking system, eliminating state banks, and creating stability. While most banks were national banks by the 1860s, a dual system, including both national and state banks, remained in place.[19] In an effort to promote bank stability and prevent bank monopolies, many state constitutions controlled or altogether eliminated bank branching. An 1870 Illinois state law, explicitly prohibiting branch banking, remained in place for decades. [20] Banking panics continued, occurring in 1873, 1884, 1893 and 1907. Congress responded in 1914 by establishing a central banking system, the Federal Reserve. In order to decentralize financial power, the system included 12 Federal Reserve banks located across the US. National banks were required to join the Federal Reserve; state and private banks had the option to join.[21]

The American banking industry and the way banks were used, changed dramatically between the late 19th century and 1929. Early banking largely served businesses, governments and the wealthy, however, early in the 19th century, local civic and business leaders were exposed to the concept of the savings banks and saw it "as a central institution in promoting welfare among urban wage earners, as well as an increasingly important means of mobilizing capital for the local economy."[22] By the middle of the 19th century, "[i]n cities where savings banks developed, large segments of the population, including people of very modest means, held savings

[16] "Neighborhood Bank Buildings."
[17] Sanborn Map, 1896; "Golden Anniversary."
[18] Sanborn Map, 1918.
[19] Richard Sylla, "The US Banking System: Origin, Development, and Regulation," The Gilder Lehrman Institute of American History, https://ap.gilderlehrman.org/history-by-era/economics/essays/us-banking-system-origin-development-and-regulation.
[20] Charles Belfoure, "Monuments to Money: The Architecture of American Banks" (North Carolina: McFarland & Company, Inc. 2012); Erin Davis, "The Branch Banking Boom in Illinois: A Byproduct of Restrictive Branching Laws," Federal Reserve Bank of Chicago, https://www.chicagofed.org/publications/chicago-fed-letter/2007/may-238.
[21] Sylla, "US Banking System."
[22] Daniel Wadhwani, "The Institutional Foundations of Personal Finance: Innovation in U.S. Savings Banks, 1880s–1920," *Business History Review* 85, no. 3 (2011): 6, http://www.jstor.org/stable/41301432.

accounts."[23] Beginning in the 1920s, banks were providing checking accounts, personal loans, and mortgages."[24]

The number of banks in the United States exploded between the panic of 1907 and the Great Depression of 1929, swelling from 20,000 banks to 30,000 in the 1920s.[25] However, in Illinois, where bank branching was prohibited, large banks could not take advantage of this expanding market. Instead, with large banks essentially out of the way, local businessmen stepped in and established state and private banks in growing markets, including Chicago's outlying neighborhoods. These banks were typically located along major thoroughfares at the center of commercial activity and near residential neighborhoods, and initially occupied nondescript commercial buildings that might be sharing space with a store or other offices.[26] Neighborhood banks catered to their community needs and offered personal and business banking services, including real estate loans. They became the "centers of the community's financial universe, run by men who knew the names of their customers."[27] The number of Chicago's neighborhood banks grew from 11 to 66 between 1900 and 1914 and to 173 by 1925. Across Chicago, the number peaked at 195 in early 1929.[28]

This unprecedented growth in the number of banks and their role in the development of Chicago's neighborhoods was newsworthy. In September 1915, under the headline "Chicago Banks Show Biggest Gains in Deposits in History," the *Chicago Examiner* declared the "best indication of improved business conditions is the fact that the eighty outlying banks nearly all reported unusual gains in deposits and in loans. These are the institutions which accept and invest the earnings of the laborer and the balances of merchants in outlying communities."[29] Nine years later, the *National Banker* reported on the neighborhood bank's role in the growth of Chicago's neighborhoods, noting that "the remarkable growth of these neighborhood banks during recent years is in itself, evidence that there is a great demand for banking facilities to serve the local communities which have developed within the boundaries of the larger city. Many of these local communities have within their area…business, shopping and manufacturing interests…and these interests have all been developed largely through the aid given by the community banks.…A large percentage of the deposits gathered in these communities are used for the development of the locality."[30] The editor for the *Englewood Economist*, however, pointed out the symbiotic relationship, writing in response to the National Banker article: "While the service rendered by community banks has been largely instrumental in the building up of outlying districts, it is also the surprising development of these districts that has made possible the large number of successful community banks."[31]

The growth of neighborhood banking in Chicago was felt across the city. From Lincoln Park to Riverdale, local neighborhood banks developed to become the primary source of banking for Chicago's working and upper-class citizens. In the Humboldt Park neighborhood, the Pioneer Trust and Savings Bank was a trustworthy name for roughly 80 years, operating out of its W. North Avenue home nearly that entire time.

[23] Wadhwani, "The Institutional Foundations of Personal Finance: Innovation in U.S. Savings Banks, 1880s–1920."
[24] Belfoure, "Monuments to Money," 7.
[25] Sylla, "US Banking System."
[26] "Neighborhood Bank Buildings."
[27] Belfoure, "Monuments to Money," 6.
[28] "Neighborhood Bank Buildings."
[29] "Chicago Banks Show Biggest Gains in History," *Chicago Examiner*, Sep. 18, 1915.
[30] "Community Banking," *Englewood Economist* (Chicago, IL), Oct. 24, 1923.
[31] Ibid.

The Pioneer Trust and Savings Bank (1913–2008)

The Pioneer Trust and Savings Bank exemplifies Chicago's early 20th-century neighborhood banks and the role they played in the growth of Chicago's neighborhoods. The Pioneer Savings Bank (later the Pioneer Trust and Savings Bank) was founded in 1913 when little else existed in what had been a prairie. However, as soon as two years after the bank opened, as recollected by the *Chicago Austin News* on the bank's 50th Anniversary, "North and Pulaski began to emerge as an important retail business center with the bank serving as the nucleus of the growing business and residential community.…Pacing the amazing growth of the bank was the tremendous increase in the population of the community during the years 1913 to 1920. It was also during this time that the community experienced its greatest new residential construction in which Pioneer played a leading financial role."[32]

The bank continued to grow in tandem with the community by consolidating with another local bank, the Scheubert & Amberg State Bank, in 1924. Soon after, the newly combined bank began construction on a purpose-built bank, the subject building. The bank's officers at this time were a combination of leaders from the two banks, many of whom had early ties to the community and made the Humboldt Park neighborhood their home. John Lovett, Chairman of the Board, was a member of a pioneer family and one of the bank's original directors. Another of the original directors, Thomas Rutherford, was a local farmer, and Fred Page was a local plumbing contractor, although it is not clear if they were engaged in these roles before or after their years in the banking industry.[33]

The newly merged bank, the Pioneer Trust and Savings Bank, welcomed the public into the bank at 4000 W. North Ave., the subject building, in 1925. The monumental three-story-tall portico made the entrance to the bank difficult to overlook; once inside, customers found a spacious banking hall with marble and bronze bank teller counters and marble check desks in the center. Here, the Pioneer Trust and Savings Bank provided services such as saving and checking accounts, personal loans, mortgages, safe deposit boxes, and even Christmas clubs. These services, now easily accessible within their own neighborhood, enabled community members to buy their own homes, to invest in local real estate, to take out business loans, and to save money.[34]

Bank offices were located on the two mezzanine levels above the open banking hall, leasable offices were located on the fourth and fifth floors, and vaults and safe deposit boxes were located on the basement level. The year it opened, the Pioneer Trust and Savings Bank ran a boastful advertisement in the *Chicago Tribune* seeking tenants to rent "[o]ffices in the Pioneer Bank Bldg…the finest office building outside the Loop, especially equipped for doctors and dentists."[35] It was not uncommon for early 20th-century bank buildings to include leasable office spaces such as those in the Pioneer Trust and Savings Bank, which provided an added revenue stream for the bank and centrally located offices for local businesses and services.

Pioneer Trust and Savings Bank's assets grew dramatically through the 20th century. When founded in 1913, the institution had deposits of a little less than $100,000; by late 1915, the bank reported $549,494 in deposits and $74,225 in cash resources. In 1924 the consolidated banks' shared assets totaled $7 million in deposits, $500,000 Capital Stock, and $150,000 Surplus and Undivided Profits, an enormous growth, clearly reflecting the growth of the bank as well as the neighborhood.[36] Pioneer Trust and Savings even survived the Great

[32] "Golden Anniversary."
[33] Ibid.
[34] "Christmas Clubs and General Savings Show Notable Increase," *Suburbanite Economist* (Chicago, IL), Dec. 27, 1923.
[35] Pioneer Trust and Savings Bank advertisement, *Chicago Tribune*, Jul. 20, 1925.
[36] "Consolidation Announcement," *Chicago Tribune* Feb. 20, 1924.

Depression, unlike many other banks in the city.[37] In 1962, celebrating its 50th anniversary, bank officials reported deposits of $155,000,000, of which $114,000,000 were in savings accounts, making Pioneer Trust and Savings Bank the sixth largest savings bank in the state.[38] The rise in the use of the bank by residents of the Humboldt Park community effectively illustrates its importance to the neighborhood. It also illustrates the role the growing neighborhood played in making the subject building, the Pioneer Trust and Savings Bank Building, the neighborhood's financial centerpiece.

The Pioneer Trust and Savings Bank and the community it served continued to evolve and grow through the 20th century. In 1994, reflecting the neighborhood's demographics, Banco Popular, a holding company based in San Juan, Puerto Rico, acquired the Pioneer Trust and Savings Bank. By this time, the neighborhood was home to significant Puerto Rican, Mexican, and, more recently, Dominican immigrant populations.[39] The Pioneer Trust and Savings Bank building functioned as a neighborhood bank from its construction in 1925 until 2008, when Banco Popular moved to another building directly across Pulaski Ave., leaving the Pioneer Trust and Savings Bank Building vacant through today.

National Register Criterion C: ARCHITECTURE

The Bank is locally significant under Criterion C in the category of ARCHITECTURE as an excellent example of Neo-Classical Revival style applied to a commercial building in an outlying Chicago neighborhood.

The Neo-Classical Revival Style

The Bank is a representative and particularly intact example of the Neo-Classical Revival style, the dominant architectural style of the U.S. banking industry from 1890 to 1930.[40] The Neo-Classical Revival style was inspired by the 1893 World's Columbian Exposition held in Chicago, which "showcased impressive Classical facades…temporarily [leading] to a resurgent interest in Classical architecture."[41] Daniel Burnham, serving as the chief planner, assembled such noted architects and architectural firms as McKim, Mead, and White, Richard Morris Hunt, and Henry Van Brunt, among others, to design the fair's buildings. These architects' training at the Ecole des Beaux Arts in Paris informed the grandiose treatment of classical architectural forms that they incorporated into the fair's buildings, leaving a lasting impression on the millions of attendees.[42]

The Neo-Classical Revival style of architecture was inspired by ancient Greek temples and the religious, military, and civic structures of ancient Rome. Hallmarks of the style include a grand scale; symmetrical arrangement; rectangular plan; pronounced porticos; columns and pilasters with Doric, Ionic, and Corinthian capitals; pediments; arched windows; heavy entablatures; and classically inspired decoration.[43] The style was widely used in the design of early 20th-century commercial buildings, courthouses, libraries, post offices, city halls, schools, museums, and banks.

Bankers and architects adopted the Neo-Classical Revival style with the goal of rebuilding customer confidence following the various banking crises of the 19th century. One way to instill confidence, bankers had determined,

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[37] "(Former) Pioneer Trust & Savings Bank Building."
[38] "Golden Anniversary"; "Chicago Banks Show Biggest Gains in History," *Chicago Examiner*, Sep. 8, 1915.
[39] "Pioneer Changes to Banco Popular," *Chicago Tribune*, Nov. 20, 1996.
[40] Belfoure, "Monuments to Money."
[41] "World's Columbian Exposition," *Britannica*, https://www.britannica.com/event/Worlds-Columbian-Exposition.
[42] "Beaux Arts Style 1885–1930," Pennsylvania Historical and Museum Commission, http://www.phmc.state.pa.us/portal/communities/architecture/styles/beaux-arts.html.
[43] "Classical Revival Style 1895–1950," http://www.phmc.state.pa.us/portal/communities/architecture/styles/classical-revival.html.

was through the physical appearance of the bank itself, leading to banks across the country becoming "classically designed fortresses."[44] Alfred Hopkins, a leading bank architect of the period, promoted the style: "Roman architecture is so simple, dignified, and large in scale…it dominates all other types of commercial building. It is this quality of dominance which I insist is both fitting and important to the bank's aspect."[45]

McKim, Mead, and White's Knickerbocker Trust, built in New York in 1902, is an early example of the style that integrates Corinthian columns, a decorative entablature, heavy cornice, and symmetrical arrangement. Because New York was the nation's banking center, buildings like the Knickerbocker influenced bank design throughout the country.[46]

Neo-Classical Revival Style of Architecture in Chicago

The popularization of the Neo-Classical Revival style coincided with a period of growth in Chicago's business district and resulting expansion to the outlying neighborhoods. According to the Chicago Landmarks Historic Resources database, over 600 structures dating from the 1890s to the 1930s that have been surveyed are identified as Classical Revival in style. In particular, the number of Chicago's banks was growing during this period: between 1906 and 1929, the number of Chicago's banks increased from 11 to 195.[47] Most were located outside the downtown business district and were prominently sited in Chicago's outlying neighborhoods, and most were designed in the Classical Revival style. Some Chicago banks constructed in the 1920s and into the 1930s were designed in the Colonial Revival and Art Deco styles.[48] One early example of a Chicago bank designed in the Neo-Classical Revival style is Daniel Burnham's 1907 Continental and Commercial National Bank (NR #7000064), located at 208 S. LaSalle Street, a monumental building that exemplifies the style through the use of a three-story-tall colonnade of Doric columns, a wide frieze and heavy cornice, and overall symmetrical balance.

In the 1920s, as banks prospered and their surrounding neighborhoods expanded, their officials engaged architects to design buildings that could functionally better meet customers' needs and stylistically instill confidence and convey the financial institution's important role in the community. Architects such as Karl Vitzthum, who designed the Pioneer Trust and Savings Bank, drew inspiration from urban banks and employed Neo-Classical Revival vocabulary to design these buildings.[49] Vitzthum was educated in Germany before working as a draftsman in the office of the influential architect and planner Daniel Burnham in the early 1900s. Vitzthum went on to design more than fifty banks throughout the Midwest.[50] Among his works are other Chicago neighborhood banks from the 1910s through the 1920s, including the Fullerton State Bank (NR #79000824), 1425 West Fullerton Ave.; the Hyde Park-Kenwood National Bank, 1525 E. 53rd; the Ashland Sixty-Third State Bank, E. 63rd St.; and the Marquette National Bank. Each is executed in the Neo-Classical Revival style and is designated a Chicago Landmark, with the exception of the now-demolished Ashland Sixty-Third State Bank.[51]

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[44] Belfoure, "Monuments to Money," 148.
[45] Ibid. 125.
[46] Ibid.
[47] "Neighborhood Bank Buildings."
[48] Ibid.
[49] Ibid.
[50] Ibid.
[51] "Chicago Historic Resource Survey: An Inventory of Architecturally and Historically Significant Structures," Chicago Landmarks, https://webapps1.chicago.gov/landmarksweb/web/historicsurvey.htm.

The Pioneer Trust and Savings Bank Building as an Example of the Neo-Classical Revival Style

The Pioneer Trust and Savings Bank is an excellent example of the Neo-Classical Revival style and is representative of Chicago's neighborhood bank architecture of the early 20th century. Typical of the style, the five-story building is rectangular in plan, with its two primary elevations, facing south and east, executed in limestone. The bank is prominently situated on a corner lot and visibly stands out in the surrounding neighborhood. Dominating the bank's primary elevation is perhaps the building's most important design feature: a monumental, three-story-tall portico defined by two Ionic columns flanked on either side by Ionic pilasters. The pilasters support a frieze and cornice decorated with classical ornamentation carved in limestone. At the center is a three-story-tall, round-arched window, flanked by tall rectangular windows, recalling a Renaissance Palladian window. Above the portico, at the fourth and fifth stories, are additional pilasters with Corinthian capitals. While not the primary elevation, the east elevation is highly visible due to the bank's position on a prominent corner, facing Pulaski Ave. This elevation closely resembles the primary elevation and also incorporates Neo-Classical Revival components, such as pilasters with Ionic and Corinthian capitals, a heavy frieze and cornice, and classical ornamentation.

Inside the bank is a three-story-tall open banking hall. Original marble and bronze bank teller counters line the east and west perimeter walls, behind which are rows of Ionic columns. In the center of the hall are original marble check-writing desks. A round-arched opening frames a recessed apse at the north perimeter wall. Within the first-floor banking hall, the walls, ceiling, and columns are finished with flat and decorative plaster rendered to resemble weathered stone, another nod to ancient Greek and Roman structures. Altogether, the Pioneer Trust and Savings Bank reads as an archetypical Neo-Classical Revival building.

Conclusion

The Pioneer Trust and Savings Bank Building serves as an excellent representation of the Neo-Classical Revival style applied to a bank building in the Humboldt Park neighborhood. Together with Chicago's other remarkable neighborhood banks, the Pioneer Trust and Savings Bank represents a period of unprecedented growth in Chicago's outlying neighborhoods and exemplifies early 20th-century bank architecture. The bank is locally significant under Criterion A in the category of COMMERCE for its association with the growth of Chicago's outlying neighborhoods and corresponding rise in the number of independent neighborhood banks in the 1910s and 1920s. This period saw unprecedented expansion into Chicago's outlying neighborhoods during a period when Federal and Illinois state regulations prohibited large banks from opening branches, resulting in a proliferation of independent neighborhood banks. The building is also significant under Criterion C in the category of ARCHITECTURE as an excellent example of the Neo-Classical Revival style applied to a commercial building in Chicago. Designed by noted Chicago architect Karl M. Vitzthum, the building displays the distinctive characteristics of the style, including a monumental portico, classical elements, and symmetry.

Additional Information

Karl M. Vitzthum, Architect

Karl Vitzthum (1880–1967) was born in Munich, Germany, and graduated from the Royal College of Building Technology of Munich in 1902 before working as a draftsman in the office of the influential architect and planner Daniel Burnham in the early 1900s. He moved to Chicago in 1914 and for 45 years operated his own architectural firm. During the 1910s he operated as Vitzthum and Teich and in the 1910s and '20s as Vitzthum and Burns.[52] Over the course of his career, he designed more than fifty banks throughout the Midwest.[53] Among his works are several other Chicago neighborhood banks from the 1910s through the 1920s, including the Fullerton State Bank (NR #79000824), 142 West Fullerton Ave.; the Hyde Park-Kenwood National Bank, 1525 E. 53rd; the Ashland Sixty-Third State Bank, E. 63rd St.; and the Marquette National Bank, all of which are executed in the Neo-Classical Revival style.[54]

[52] Obituaries, *Wichita Falls Times*, Oct. 31, 1967.
[53] "Neighborhood Bank Buildings."
[54] "Chicago Historic Resource Survey."

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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 # __________
____ recorded by Historic American Landscape Survey # __________

Primary location of additional data:

____ State Historic Preservation Office
____ Other State agency
____ Federal agency
____ Local government
____ University
_x_ Other
Name of repository: Chicago Landmarks Commission

Historic Resources Survey Number (if assigned):

10. Geographical Data

Acreage of Property Less than one
(Do not include previously listed resource acreage; enter "Less than one" if the acreage is .99 or less)

Latitude/Longitude Coordinates
Datum if other than WGS84:
(enter coordinates to 6 decimal places)

	Latitude	Longitude		Latitude	Longitude
1	41.910184	-87.726691	3		
2			4		

Verbal Boundary Description (Describe the boundaries of the property.)
The boundary is comprised of Cook County tax parcel number 13-34-430-035. The parcel is bound by W. North Avenue to the south, Pulaski Avenue to the east, an unnamed alleyway to the north, and an historically unrelated commercial building to the west. The Cook County GIS Mapping Application was accessed April 11, 2022.

Boundary Justification (Explain why the boundaries were selected.)

The boundary includes the tax parcel historically related to the Pioneer Trust and Savings Bank. The boundary includes the historic bank building, which is the sole resource associated with the site.

11. Form Prepared By

name/title Jen Davel/Tracey A. Fortier date 5/25/22
organization Heritage Consulting Group telephone 608-630-8108
street & number 10 E. Doty Street email JDavel@Heritage-Consulting.com
city or town Madison state WI zip code 53703

Additional Documentation

Submit the following items with the completed form:

- **GIS Location Map (Google Earth or BING)**
- **Local Location Map**
- **Site Plan**
- **Floor Plans (As Applicable)**
- **Photo Location Map** (Include for historic districts and properties having large acreage or numerous resources. Key all photographs to this map and insert immediately after the photo log and before the list of figures).

Photographs:

Submit clear and descriptive photographs. The size of each image must be 3000x2000 pixels, at 300 ppi (pixels per inch) or larger. Key all photographs to the sketch map. Each photograph must be numbered and that number must correspond to the photograph number on the photo log. For simplicity, the name of the photographer, photo date, etc. may be listed once on the photograph log and doesn't need to be labeled on every photograph.

Photo Log

Name of Property: **Pioneer Trust and Savings Bank**

City or Vicinity: **Chicago**

County: **Cook** **State:** **Illinois**

Photographer: **Jen Davel**

Date Photographed: **February 2022**

Description of Photograph(s) and number, include description of view indicating direction of camera:

Photo 1 of 17: Exterior View, South and East Elevations, Looking Northwest
Photo 2 of 17: Exterior View, South Elevation, Looking North
Photo 3 of 17: Exterior View, South Elevation, Entrance, Looking North
Photo 4 of 17: Exterior View, East Elevation, Looking Northwest
Photo 5 of 17: Exterior View, North Elevation, Looking South
Photo 6 of 17: Exterior View, West Elevation, Looking Southeast
Photo 7 of 17: Interior View, First Floor, Banking Hall, Looking South
Photo 8 of 17: Interior View, First Floor, Banking Hall Vault, Looking Northwest
Photo 9 of 17: Interior View, First Floor, Banking Hall, Looking North
Photo 10 of 17: Interior View, First Floor, Banking Hall, Vestibule Stair, Looking North
Photo 11 of 17: Interior View, First Floor, Banking Hall, Teller Area and Mezzanine, Looking West
Photo 12 of 17: Interior View, Second-Floor Mezzanine, Looking East
Photo 13 of 17: Interior View, Second-Floor Mezzanine, Offices, Looking North
Photo 14 of 17: Interior View, Third Floor, Office Space, Looking North
Photo 15 of 17: Interior View, Basement, Lobby, Looking South
Photo 16 of 17: Interior View, Basement, Lobby, Looking North
Photo 17 of 17: Interior View, Basement, Safe Deposit Box Area, Looking West

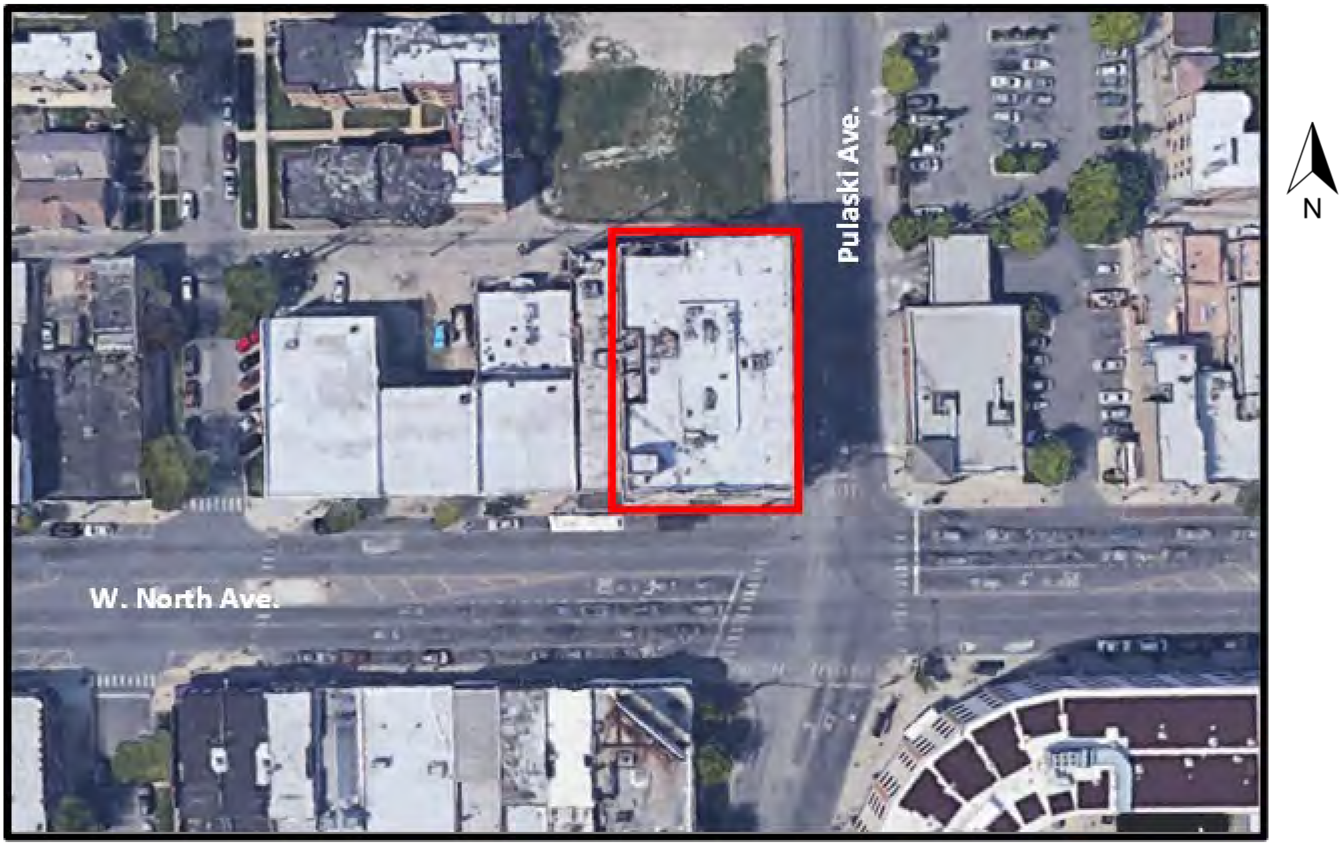
National Register of Historic Places Continuation Sheet

List of Figures

(Resize, compact, and paste images of maps and historic documents in this section. Place captions, with figure numbers above each image. Orient maps so that north is at the top of the page, all documents should be inserted with the top toward the top of the page.

Property name: Pioneer Trust and Savings Bank
Illinois, County: Cook

Figure 1: Site Plan/Boundary Map
NRN Property Boundary: Cook County Parcel: 13-34-430-035-0000

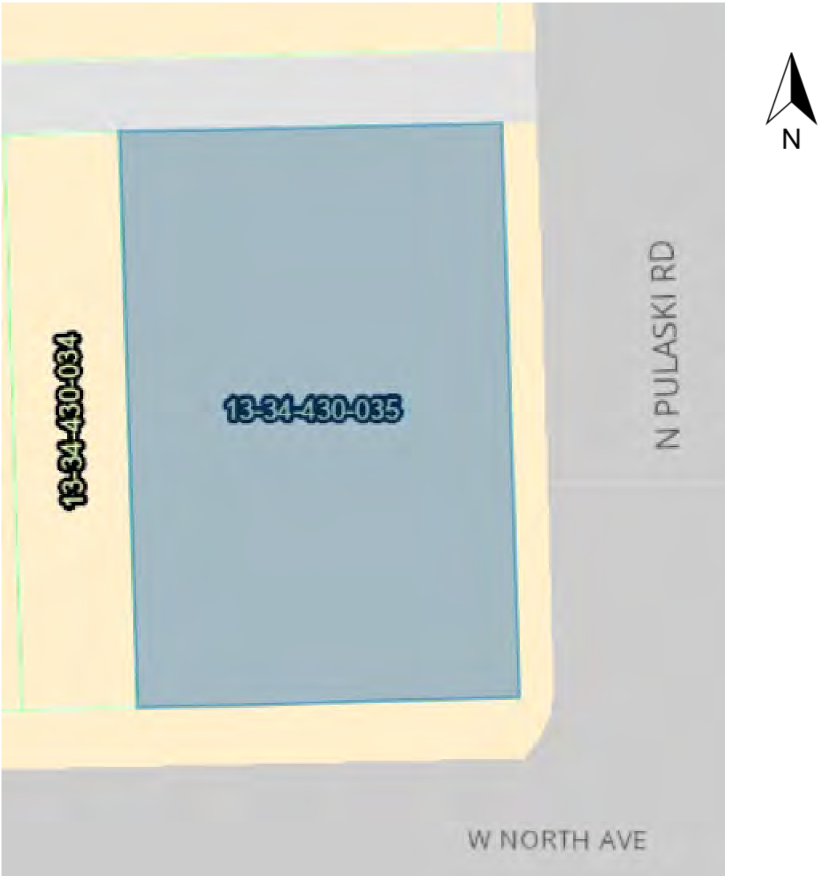


Property name: Pioneer Trust and Savings Bank
Illinois, County: Cook

Figure 2: GIS Location Map

Property name: Pioneer Trust and Savings Bank
Illinois, County: Cook

Figure 3: Local Location Map
Cook County Parcel: 13-34-430-035-0000



Property name: Pioneer Trust and Savings Bank
Illinois, County: Cook

Figure 4: Local Location Map (Zoomed Out)
Cook County Parcel: 13-34-430-035-0000

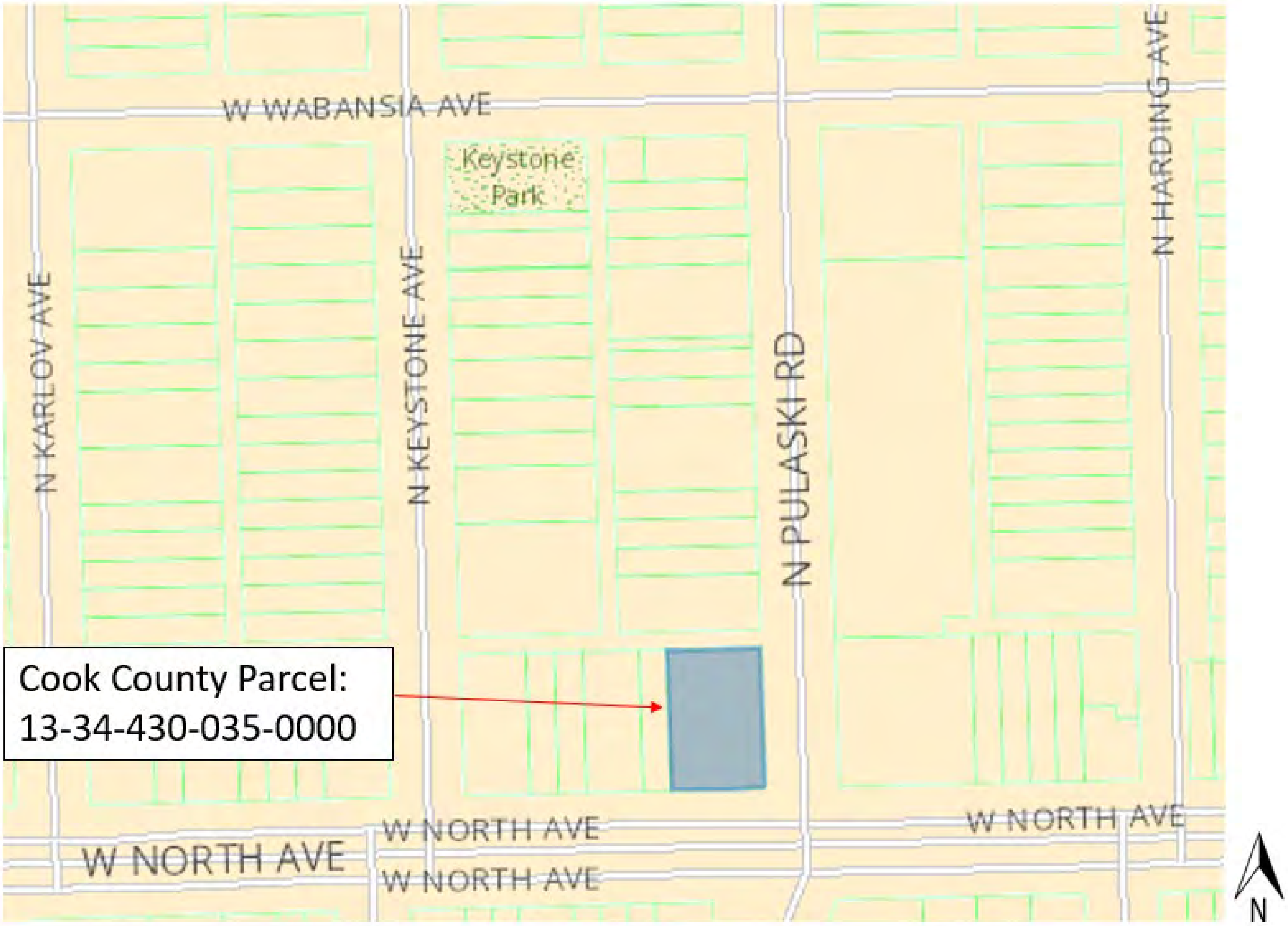
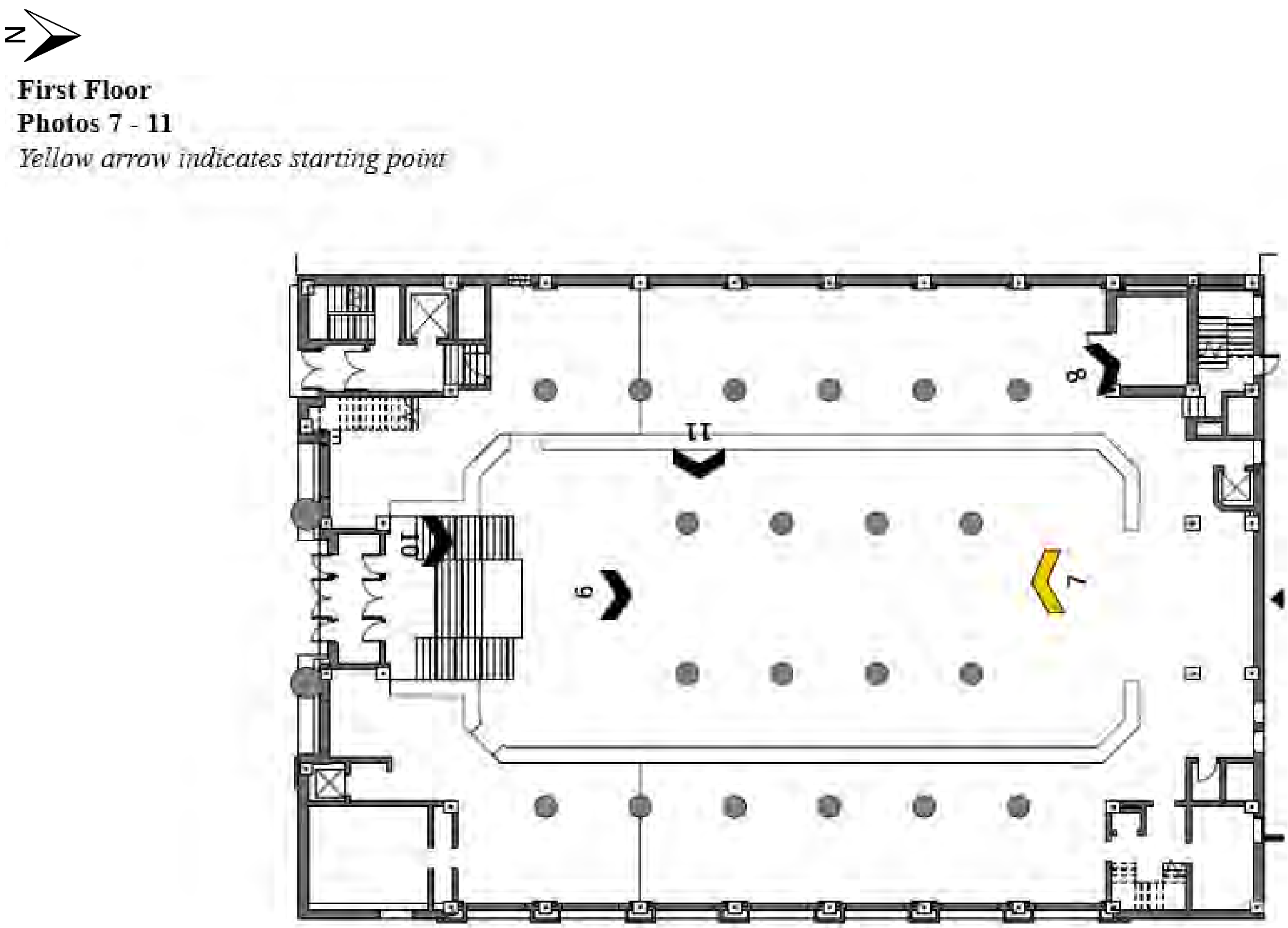


Figure 5: Exterior Photo Key

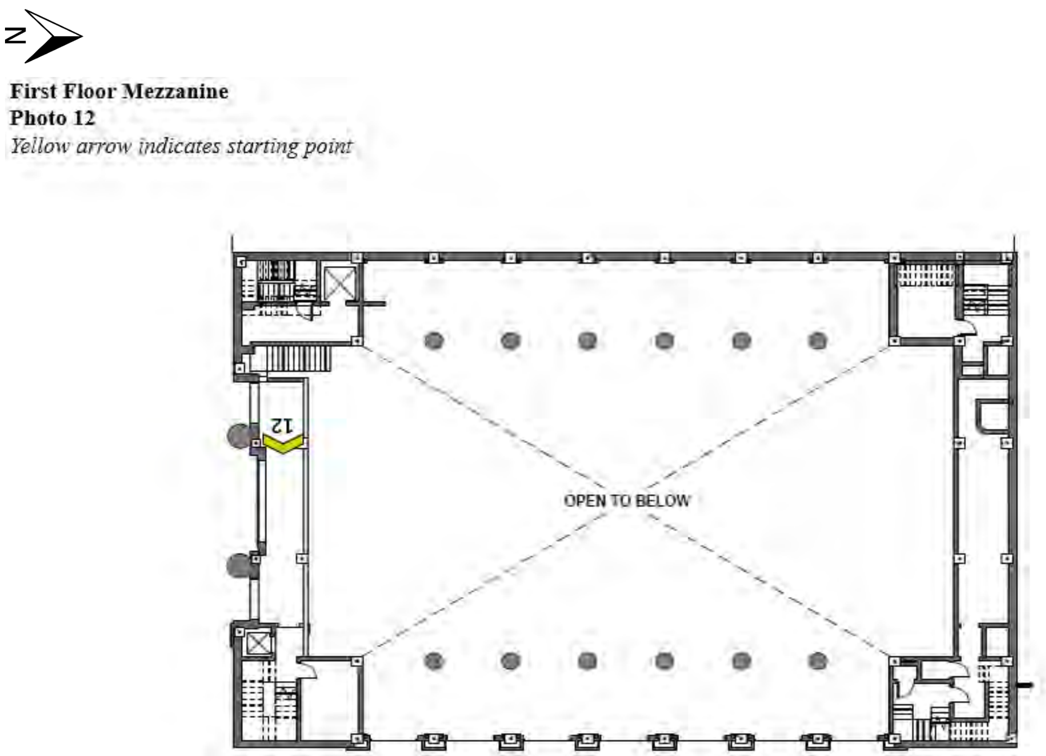
Exterior
Photos 1 - 6
Yellow arrow indicates starting point

Figure 6: First Floor Plan and Photo Key



Property name: Pioneer Trust and Savings Bank
Illinois, County: Cook

Figure 7: First Floor Mezzanine Plan and Photo Key



Property name: Pioneer Trust and Savings Bank
Illinois, County: Cook

Figure 8: Second Floor Mezzanine Plan and Photo Key

Second Floor Mezzanine
Photo 13
Yellow arrow indicates starting point

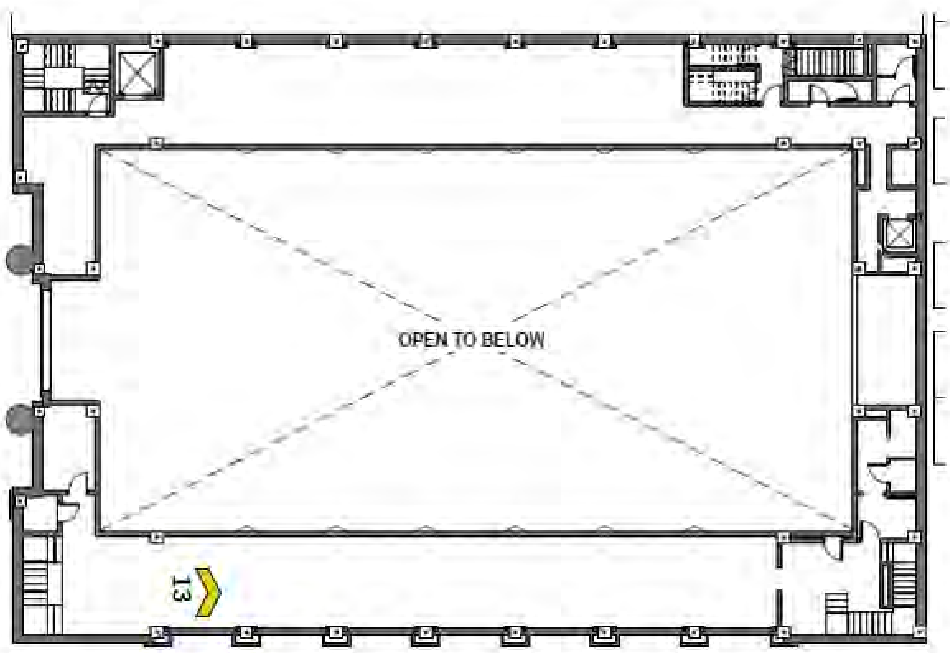


Figure 9: Third Floor Plan and Photo Key

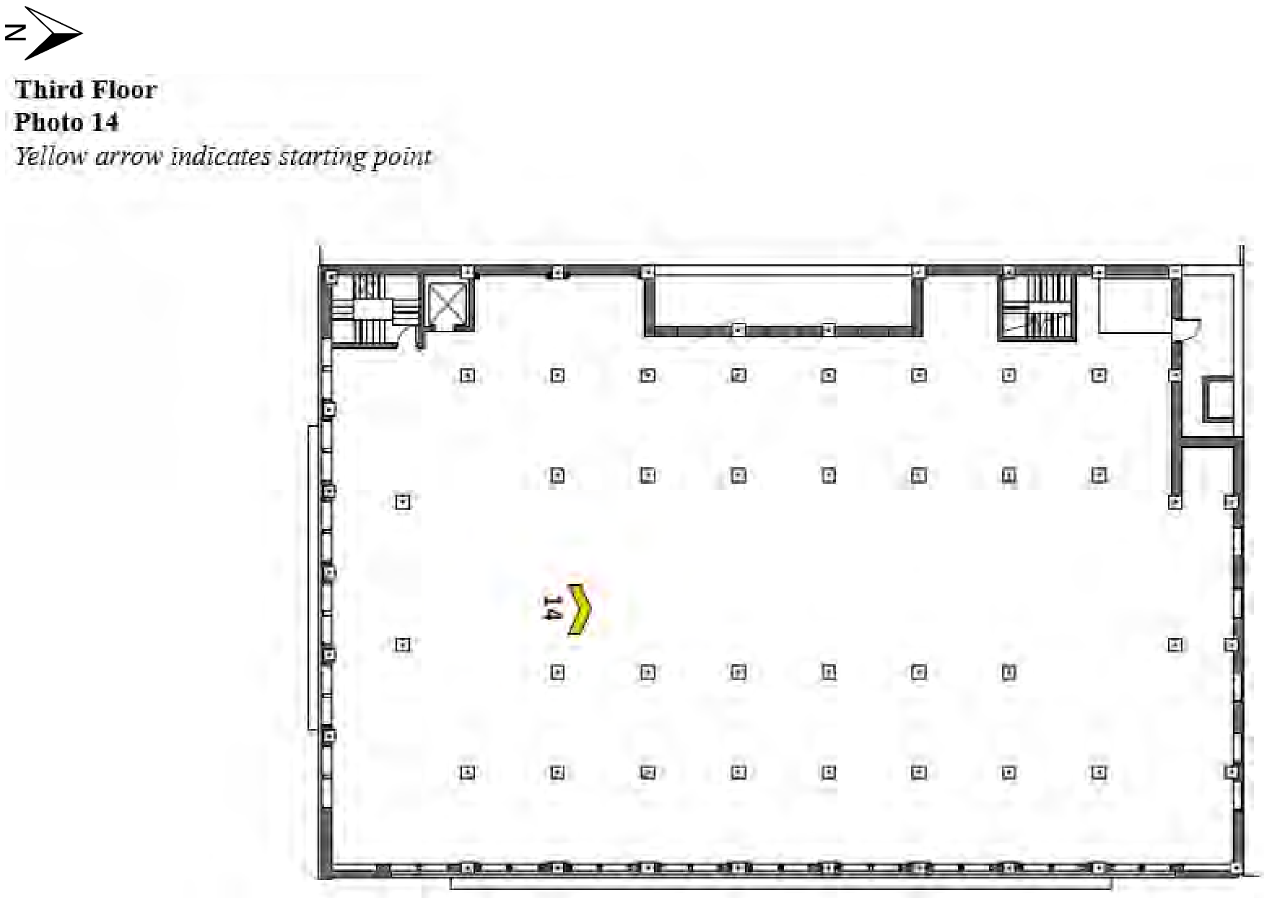


Figure 10: Fourth Floor Plan and Photo Key

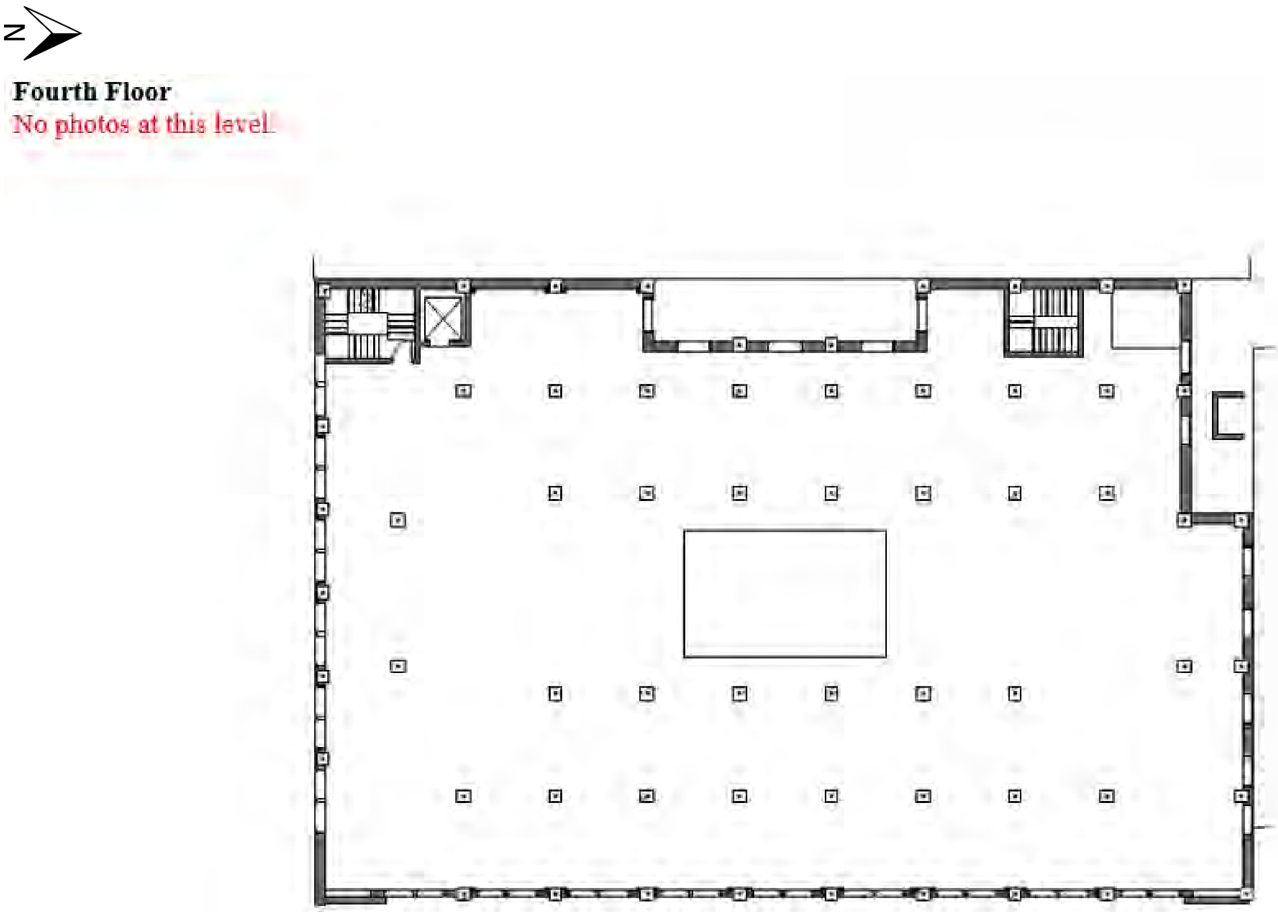


Figure 11: Basement Plan and Photo Key

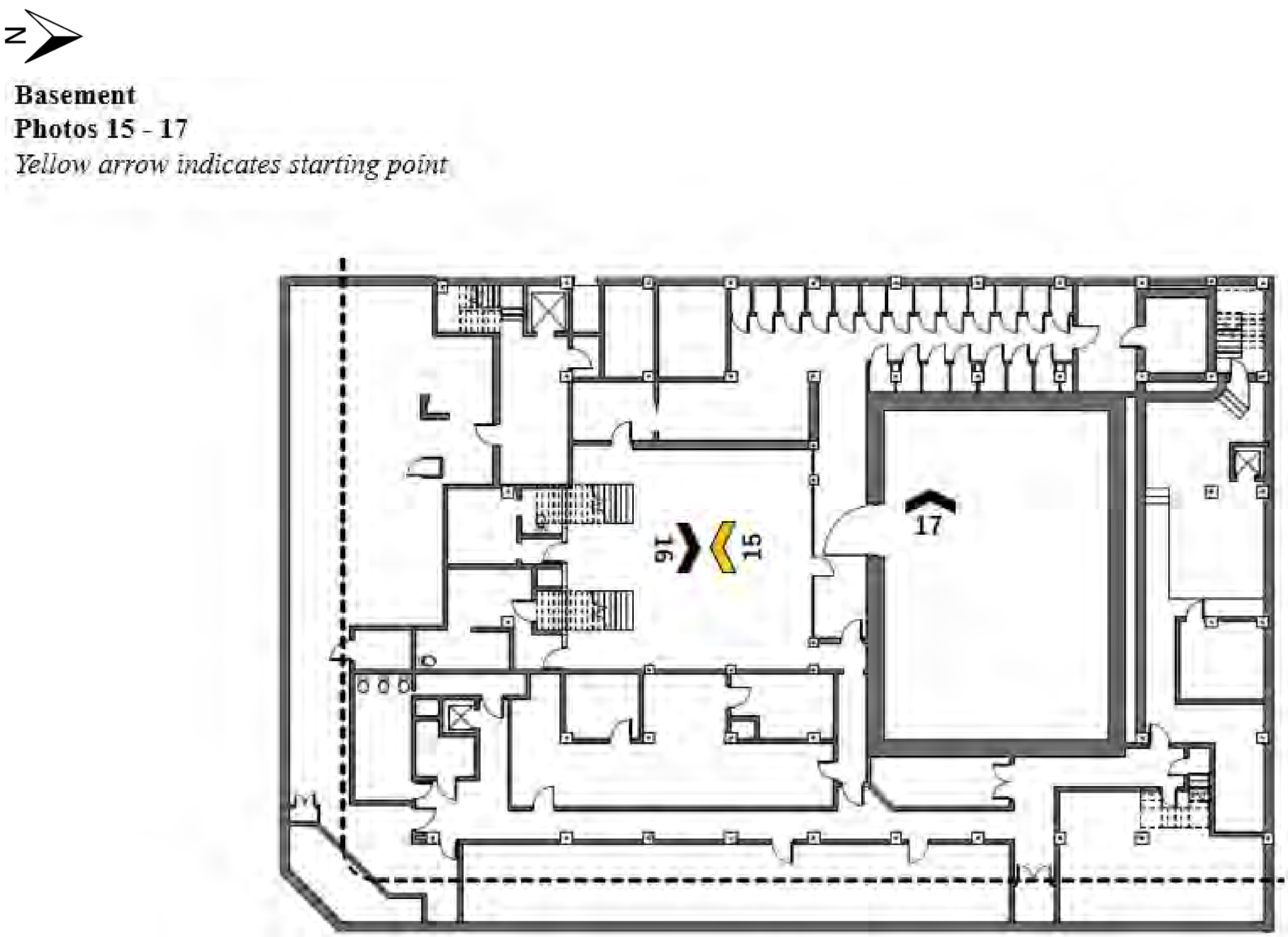


Figure 12: Historic Advertisement
Pioneer Trust and Savings Bank Opening Announcement
Source: *Chicago Tribune*, Oct. 16, 1925

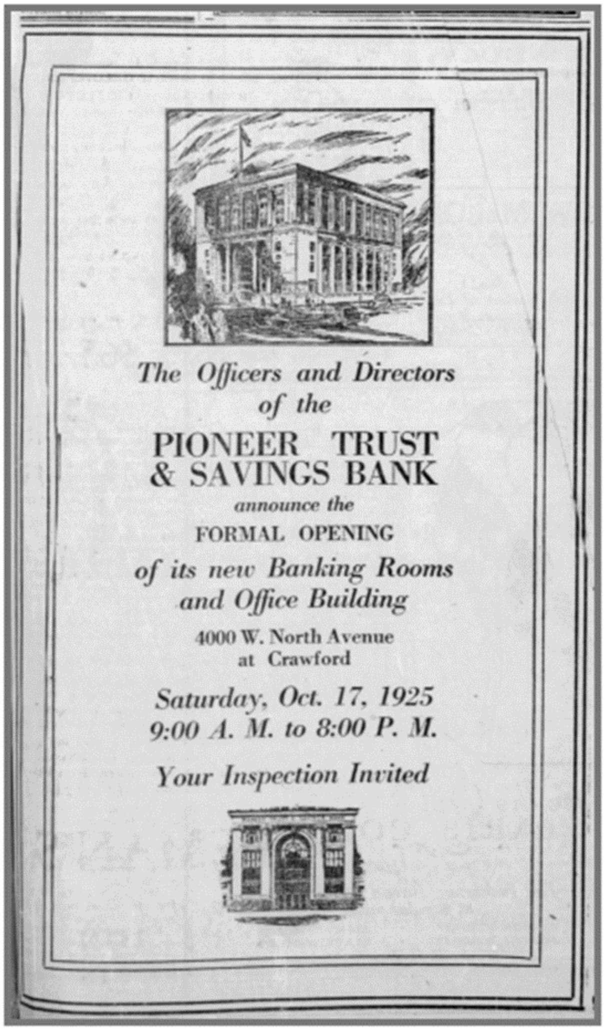

The Officers and Directors
of the
PIONEER TRUST
& SAVINGS BANK
announce the
FORMAL OPENING
of its new Banking Rooms
and Office Building
4000 W. North Avenue
at Crawford
Saturday, Oct. 17, 1925
9:00 A. M. to 8:00 P. M.
Your Inspection Invited

Figure 13: Historic Photograph
Pioneer Trust and Savings Bank, W. North Ave. from the southeast, 1948
Source: "Landmark Designation Report: (Former) Pioneer Trust and Savings Bank Building," Commission on Chicago Landmarks, April 5, 2012

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.460 et seq.).
Estimated Burden Statement: Public reporting burden for this form is estimated to average 100 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 Office of Planning and Performance Management. U.S. Dept. of the Interior, 1849 C. Street, NW, Washington, DC.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PIONEER TRUST & SAVINGS BANK
Deidre
Baumann


First Midwest Bank


PVO

Property name: Pioneer Trust and Savings Bank
Illinois, County: Cook

Photo 12 of 17


SAFE DEPOSIT