

**Woodruff Brothers Bank**  
**American Bank and Trust - Woodruff Branch**  
by Ken Coin

Woodruff Bros. Bank was founded by Clayton and Mark Woodruff in 1904. They both had received their early business training in the store of their father, Addison A. Woodruff, and upon his death in 1891, they continued the management of his general store at the corner of West Main and North Bridge. Through dealing with the problems of running lines of credit they soon realized the potential of a banking concern in DeWitt which at the turn of the century was experiencing substantial growth.

Thus, the first of January, 1904, as equal partners, they founded Woodruff Bros. Bank. They opened their bank with \$5,000.00 capital in the south half of an old frame building which was located on the east side of south Bridge street. The site is now part of the parking lot for Terranova's Thrift Way. The building was later used as the fire barn of the DeWitt Fire Department.

In 1915 a new building of brick was constructed on North Bridge street at the same location as the present building.

In 1918, Clayton bought out his brother Mark's interest and in following years took in his own sons, Lawrence and Ralph as partners besides banking Woodruff Bros. also offered insurance and real estate services.

When Clayton died in 1929, Lawrence and Ralph continued through the great depression and the bank holiday of 1933.

Lawrence Woodruff died in 1950 and on January 1, 1953, Woodruff Bros. Bank was chartered by the State Banking Department and incorporated as the Woodruff State Bank and at the same time became a member of the Federal Deposit Insurance Corporation. Ralph Woodruff remained as president. It had been one of the last private banks in the state.

By 1957 the bank had outgrown the old building and in early August, 1957 they opened the present building on the same location.

In August of 1968, the bank experienced its first daylight hold-up. While making their get-away, one of the robbers shot a hole in the ceiling of the bank which remained a local point of interest for quite a time until it was eventually repaired.

On February 14, 1969, Woodruff State Bank merged with American Bank and Trust of Lansing and Ralph Woodruff became vice-president and manager of the Woodruff office in DeWitt until his retirement in June of 1970, ending a long era of the Woodruff bank.

Written c1980