

# Banking Modern America: Studies in regulatory history (Financial History)



The passage of the National Currency Act of 1863 gave the United States its first uniform paper money, its first nationally chartered and supervised commercial banks, and its first modern regulatory agency: the Office of the Comptroller of the Currency. The law marked a milestone in the development of the U.S. financial system and the modern administrative state. Yet its importance has been largely overlooked. Banking Modern America aims to address that gap. With its unique multidisciplinary approach that brings together scholars from disciplines including history, economics, the law, and finance, this book lends a new dimension to studying the origins and development of a system that touched key aspects of modern America. Chapters examine key episodes in the history of Federal banking, looking at the Civil War origins of the national banking system and the practical challenges of setting up a new system of money and banking. The essays in this volume explore the tensions that arose between bankers and Federal regulators, between governmental jurisdictions, and even between regulators themselves. This book will be essential reading for academics of banking and finance, regulation, numismatics and history, as well as professional economists, historians and policy makers interested in the history of the US financial system.

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