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Fractional Currency | Littleton Coin Company Civil War uncertainties led to widespread coin hoarding, so Congress authorized $3\hat{A}\varphi$, $5\hat{A}\varphi$, $10\hat{A}\varphi$, $25\hat{A}\varphi$, and $50\hat{A}\varphi$ fractional notes issued from 1862-1876. Made redeemable for silver coins in 1876, nearly all of these Civil War collectibles were turned in. Fractional-reserve banking - Wikipedia Fractional-reserve banking is the practice whereby a bank accepts deposits, makes loans or investments, but is required to hold reserves equal to only a fraction of its deposit liabilities. Reserves are held as currency in the bank, or as balances in the bank's accounts at the central bank. Fractional-reserve banking is the current form of banking practiced in most countries worldwide. Fractional Money: A History of the Small Coins and ... Fractional Money: A History of the Small Coins and Fractional Paper Currency of the United States [Neil Carothers] on Amazon.com. *FREE* shipping on qualifying offers. This is a new release of the original 1930 edition.

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