

BULLETIN

December 10, 2010

December 3

The Commissioner of Finance approved the agreement to merge **EXCHANGE BANK OF FAIRFAX**, Fairfax, Atchison County, Missouri, Charter No. 855, with and into **FARMERS STATE BANK**, Cameron, Clinton County, Missouri, Charter No. 2499 (the surviving bank), under the Articles of Agreement of **FARMERS STATE BANK**, with the main banking house of the surviving bank being the present main banking house of **FARMERS STATE BANK**, Cameron, Clinton County, Missouri. Since it was determined that aforesaid banks were wholly owned by the same bank holding company, the merger took effect immediately after close of business on December 3, 2010.

December 10

Section 408.030 provides that the Director of Finance shall declare the quarterly market rate of interest each quarter, post it in accordance with Section 362.110 and publish it in appropriate publications. Said quarterly market rate for the period of January 1, 2011 through March 31, 2011, shall be 6.6%; as an alternative lenders may charge the usury rate of 10%.

Deputy Commissioner