

BULLETIN

December 4, 2009

December 3

An application has been filed for approval of a plan of merger of **BANK OF PAXTON**, Paxton, Keith County, Nebraska, with and into **PONY EXPRESS COMMUNITY BANK**, St. Joseph, Buchanan County, Missouri (the surviving bank), under the name of **PONY EXPRESS COMMUNITY BANK**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **PONY EXPRESS COMMUNITY BANK**, St. Joseph, Buchanan County, Missouri.

December 4

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, 2010 through March 31, 2010, shall be 7.1%; as an alternative lenders may charge the usury rate of 10%.

Deputy Commissioner