

## **BULLETIN**

December 14, 2012

December 7

The Commissioner of Finance approved the agreement to merge **STONE COUNTY NATIONAL BANK**, Crane, Stone County, Missouri, with and into **LIBERTY BANK**, Springfield, Greene County, Missouri, Charter No. 317 (the surviving institution), under the Articles of Agreement of **LIBERTY BANK**, with the main banking house of the surviving bank being the present main banking house of **LIBERTY BANK**, Springfield, Greene 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 7, 2012.

Application received from **HOME SAVINGS AND LOAN ASSOCIATION OF NORBORNE, F.A.**, Norborne, Carroll County, Missouri, to convert its charter from a federal mutual association to a state chartered mutual association.

**OZARK MOUNTAIN BANK**, Branson, Taney County, Missouri, has returned to this office for cancellation Certificate of Authority No. 1276-A which authorized a separate branch at 388 Wildwood Drive, Branson, Taney County, Missouri. The bank discontinued operation of this branch on November 30, 2012. Accordingly, Certificate of Authority No. 1276-A is hereafter considered to be null and void.

**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, 2013 through March 31, 2013, shall be 5.4%; as an alternative, lenders may charge the usury rate of 10%.**

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December 13      Certificate of Authority No. 3823 issued to **KCB BANK**, Kearney, Clay County, Missouri, granting the bank permission to establish and maintain a separate branch at 110 South Stewart Road, Liberty, Clay County, Missouri.

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Commissioner of Finance