

BULLETIN

December 4, 2015

- November 30 Application received from **O'BANNON BANKING COMPANY**, Buffalo, Dallas County, Missouri, requesting permission to establish and maintain a separate branch at 3120 East Sunshine, Springfield, Greene County, Missouri.
- December 2 An application has been filed for approval of a plan of merger of **FLOWERS NATIONAL BANK**, Cainsville, Harrison County, Missouri, with and into **FARMERS BANK OF NORTHERN MISSOURI**, Unionville, Putnam County, Missouri, Charter No. 344 (the surviving institution), under the name of **FARMERS BANK OF NORTHERN MISSOURI**, pursuant to which the main banking house of the surviving bank shall be the present main banking house of **FARMERS BANK OF NORTHERN MISSOURI**, Unionville, Putnam County, Missouri.
- December 3 The Acting Commissioner of Finance approved the agreement to merge **FLOWERS NATIONAL BANK**, Cainsville, Harrison County, Missouri, with and into **FARMERS BANK OF NORTHERN MISSOURI**, Unionville, Putnam County, Missouri, Charter No. 344 (the surviving institution), under the Articles of Agreement of **FARMERS BANK OF NORTHERN MISSOURI**, with the main banking house of the surviving bank being the present main banking house of **FARMERS BANK OF NORTHERN MISSOURI**, Unionville, Putnam County, Missouri, subject to the approval of the shareholders of both banks.

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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 361.110 and publish it in appropriate publications. Said quarterly market rate for the period of January 1, 2016 through March 31, 2016, shall be 5.8%; as an alternative lenders may charge the usury rate of 10%.

Chief Examiner