The Division of Finance has been notified that effective close of business on November 29, 2013, THE FIRST NATIONAL BANK OF CARROLLTON, Carrollton, Carroll County, Missouri, merged with and into BANK 21, Carrollton, Carroll County, Missouri, Charter No. 298 (the surviving institution).

Certificate of Authority No. 3896 issued to BTC BANK, Bethany, Harrison County, Missouri, granting the bank permission to establish and maintain a separate branch at 1202 North 65 Highway, Suite G, Carrollton, Carroll County, Missouri.

Charter No. 2902 has been issued to ADB INTERIM BANK, 651 N.E. Coronado Drive, Blue Springs, Jackson County, Missouri. Capital Stock is $300,000. The new bank will not open for business as it is an interim bank charter and is being formed for the sole purpose of facilitating the formation of a one-bank holding company by merger with and into ADAMS DAIRY BANK, Blue Springs, Missouri, the survivor of the merger.

COMMERCE BANK, Kansas City, Jackson County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3651 which authorized a separate branch at 613 West 40 Highway, Blue Springs, Jackson County, Missouri. The bank discontinued operation of this branch on October 31, 2013. Accordingly, Certificate of Authority No. 3651 is hereafter considered to be null and void.
December 5  Application received from **COMMERCE BANK**, Kansas City, Jackson County, Missouri, requesting permission to establish and maintain a separate branch at 9501 Antioch Road, Overland Park, Johnson County, Kansas.

December 6  

**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, 2014 through March 31, 2014, shall be 6.5%; as an alternative lenders may charge the usury rate of 10%.

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Deputy Commissioner