

BULLETIN

December 9, 2011

December 2 **BREMEN BANK AND TRUST COMPANY**, St. Louis, Missouri, has returned to this office for cancellation Certificate of Authority No. 3049 which authorized a separate branch at 21 North Meramec, St. Louis, Missouri. The bank discontinued operation of this branch on November 30, 2011. Accordingly, Certificate of Authority No. 3049 is hereafter considered to be null and void.

December 5 **FARMERS STATE BANK, S/B**, Schell City, Vernon County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2905 which authorized a separate branch at 1168 Maple Street, State Route 215, Morrisville, Polk County, Missouri. The bank discontinued operation of this branch on November 30, 2011. Accordingly, Certificate of Authority No. 2905 is hereafter considered to be null and void.

December 9 **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, 2012 through March 31, 2012, shall be 5.7%; as an alternative lenders may charge the usury rate of 10%.**

