Application received from **GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, requesting permission to relocate its already established branch from 1103 Buckeye Avenue, Suite 104, Ames, Story County, Iowa, to 402 Lincoln Way, Ames, Story County, Iowa.

**GREAT SOUTHERN BANK**, Reeds Spring, Stone County, Missouri, has returned to this office for cancellation Certificate of Authority No. 3923 which authorized a separate branch at 160 Adventureland Drive, Suite H, Altoona, Polk County, Iowa. The bank discontinued operation of this branch on August 22, 2014. Accordingly, Certificate of Authority No. 3923 is hereafter considered to be null and void.

**FIRST BANK**, Creve Coeur, St. Louis County, Missouri, has returned to this office for cancellation Certificate of Authority No. 2738 which authorized a separate branch at 2395 Willow Pass Road, Concord, Contra Costa County, California. The bank discontinued operation of this branch on August 29, 2014. Accordingly, Certificate of Authority No. 2738 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 October 1, 2014 through December 31, 2014, shall be 5.9%; as an alternative, lenders may charge the usury rate of 10%.

Acting Commissioner