



December 12, 2025

December 9

Certificate of Authority No. 4828-A issued to **NODAWAY VALLEY BANK**, Maryville, Nodaway County, Missouri, updating the address of its already established branch from 14402 North 169 Highway, Smithville, Clay County, Missouri to 14790 N. Fairway Dr., Smithville, Clay County, Missouri.

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 361.110 RSMo and publish it in appropriate publications. Said quarterly market rate for the period of January 1, 2026 through March 31, 2026 to be 7.64%; as an alternative, lenders may charge the usury rate of 10%.

Commissioner