

BULLETIN

December 7, 2007

November 30

The Commissioner of Finance approved the agreement to merge **COAST BANK OF FLORIDA**, Bradenton, Hillsborough County, Florida, with and into **FIRST BANK**, Creve Coeur, St. Louis County, Missouri, Charter No. 274 (the surviving institution), under the Articles of Agreement of **FIRST BANK**, with the main banking house of the surviving institution being the present main banking house of **FIRST BANK**, Creve Coeur, St. Louis County, Missouri. Since it was determined that aforesaid institutions were wholly owned by the same bank holding company, the merger took effect at the close of business on November 30, 2007.

Application received from **MID AMERICA BANK**, Linn, Osage County, Missouri, requesting permission to establish and maintain a separate branch at 804 Highway 28, Belle, Maries County, Missouri.

Application received from **FIRST BANK**, Creve Coeur, St. Louis County, Missouri, requesting permission to relocate its already established branch from 299 North York Street, Elmhurst, DuPage County, Illinois, to 700 West North Avenue, Elmhurst, DuPage County, Illinois.

December 4

Application received from **FIRST BANK**, Creve Coeur, St. Louis County, Missouri, requesting permission to establish and maintain a separate branch at 3020 State Route 59, Naperville, Will County, Illinois.

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Certificate of Authority No. 3269 issued to **COMMUNITY BANK OF RUSSELLVILLE**, Russellville, Cole County, Missouri, granting the bank permission to establish and maintain a separate branch at 14100 Redfield Drive, Eugene, Cole County, Missouri.

Certificate of Authority No. 2701-A issued to **CENTRAL BANK OF LAKE OF THE OZARKS**, Osage Beach, Camden County, Missouri, granting the bank permission to relocate its already established branch from 603 East North Street, Eldon, Miller County, Missouri, to 611 East North Street, Eldon, Miller County, Missouri.

December 5

Charter No. 2892 has been issued to **RUSSELLVILLE INTERIM BANK**, 13218 Railroad Avenue, Russellville, Cole County, Missouri. Capital Stock \$30,000; Surplus \$20,000; Undivided Profits -0-. The new bank will not open for business as it is an interim bank and is being formed for the sole purpose of facilitating the formation of a one-bank holding company by merger with and into **COMMUNITY BANK OF RUSSELLVILLE**, Russellville, Missouri, the survivor of the merger.

December 7

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, 2008 through March 31, 2008, shall be 7.5%; as an alternative lenders may charge the usury rate of 10%.

Chief Examiner