

BULLETIN

September 7, 2007

September 5

Certificate of Authority No. 3223 issued to **FIRST BANK**, Creve Coeur, St. Louis County, Missouri, granting the bank permission to establish and maintain a separate branch at 6590 Lone Tree Way, Brentwood, Contra Costa County, California.

Certificate of Authority No. 3224 issued to **FIRST BANK**, Creve Coeur, St. Louis County, Missouri, granting the bank permission to establish and maintain a separate branch at 11451 Broadway Street, Pearland, Brazoria County, Texas.

Certificate of Authority issued to **WESTBRIDGE BANK & TRUST COMPANY**, Chesterfield, St. Louis County, Missouri, granting the bank permission to relocate the main banking house from 17300 North Outer 40 Road, Suite 203, Chesterfield, St. Louis County, Missouri, to 17280 North Outer 40 Road, Chesterfield, St. Louis County, Missouri.

September 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 October 1, 2007 through December 31, 2007, shall be 8.0%; as an alternative lenders may change the usury rate of 10%.

Commissioner of Finance