

**STATE OF MISSOURI**  
**DIVISION OF FINANCE**  
**BULLETIN**

December 15, 2023

- December 11      Section 408.030 provides that the Director of Finance shall declare the quarterly market rate of interest each quarter, post it in accordance with §361.110 and publish it in appropriate publications. Said quarterly market rate for the period January 1, 2024, through March 31, 2024, to be 7.81%; as an alternative, lenders may charge the usury rate of 10%.
- December 12      Certificate of Authority No. 6052 issued to **FIRST BANK** Creve Coeur, St. Louis County, Missouri, granting the bank permission to maintain and operate a separate branch at 11545 South Street, Cerritos, Los Angeles County, California.
- December 13      Application received from **LINCOLN COUNTY BANCORP, INC.**, Troy, Missouri to acquire 28% of the voting shares of **KAHOKA STATE BANK**, Kahoka, Missouri.
- December 13      An application was filed for a bank charter for the proposed **FOUR STATES BANK** to be located at 213 S. Lyon, Carthage, Jasper County, Missouri. Proposed total capitalization is \$22,500,000.
- December 14      The Commissioner of Finance issued an Order declaring the acquisition of 28% of the voting shares of **KAHOKA STATE BANK**, Kahoka, Missouri by **LINCOLN COUNTY BANCORP, INC.**, Troy, Missouri to be lawful under the provisions of §362.915, RSMo 2000.



Commissioner