



Rules of Department of Economic Development

Division 140—Division of Finance

Chapter 1—Organization and Description of Division

4 CSR 140-1.010 General Organization
(Moved to 20 CSR 1140-1.010)

Chapter 2—Banks and Trust Companies

4 CSR 140-2.010 Credit Insurance
(Rescinded February 11, 1978)

AUTHORITY: section 367.170, RSMo 1969. Original rule filed Sept. 19, 1975, effective Nov. 15, 1975. Rescinded: Filed Sept. 1, 1977, effective Feb. 11, 1978.

4 CSR 140-2.020 Legal Reserves
(Moved to 20 CSR 1140-2.020)

4 CSR 140-2.030 Agricultural Credit Corporation
(Moved to 20 CSR 1140-2.030)

4 CSR 140-2.035 Purchase of Federal Home Loan Bank Stock by State-Chartered Banks
(Moved to 20 CSR 1140-2.035)

4 CSR 140-2.040 Reserve Requirements/Unimpaired Capital
(Moved to 20 CSR 1140-2.040)

4 CSR 140-2.050 Disposition of Credit Insurance Income
(Moved to 20 CSR 1140-2.050)

4 CSR 140-2.051 Insurance Agencies Operated by State-Chartered Banks
(Moved to 20 CSR 1140-2.051)

4 CSR 140-2.053 Fees Per Section 408.052, RSMo
(Moved to 20 CSR 1140-2.053)

4 CSR 140-2.055 Purchase of Bank Owned Life Insurance
(Moved to 20 CSR 1140-2.055)

4 CSR 140-2.060 Investment in Fixed Assets
(Moved to 20 CSR 1140-2.060)

4 CSR 140-2.065 Bank Investment in Real Estate Development Corporations
(Moved to 20 CSR 1140-2.065)

4 CSR 140-2.067 Community Development Corporations
(Moved to 20 CSR 1140-2.067)

4 CSR 140-2.070 Accounting for Other Real Estate
(Moved to 20 CSR 1140-2.070)

4 CSR 140-2.080 Legal Loan Limit
(Moved to 20 CSR 1140-2.080)

4 CSR 140-2.081 Legal Loan Limit—Limited Partnerships
(Moved to 20 CSR 1140-2.081)

4 CSR 140-2.082 Legal Loan Limit as Amended by HB 408
(Moved to 20 CSR 1140-2.082)

4 CSR 140-2.090 Originating Trustees
(Moved to 20 CSR 1140-2.090)

4 CSR 140-2.095 Standards for Certain Fiduciary Investments
(Moved to 20 CSR 1140-2.095)

4 CSR 140-2.100 Reports of Condition (Call Reports)
(Moved to 20 CSR 1140-2.100)

4 CSR 140-2.110 Management and Other Fees Paid by State-Chartered Banks
(Moved to 20 CSR 1140-2.110)

4 CSR 140-2.115 Normal Business Trade Area
(Rescinded February 26, 1993)

AUTHORITY: sections 361.105, RSMo 1986 and 362.107, RSMo Supp. 1991. Original rule filed Sept. 27, 1983, effective Jan. 13, 1984. Rescinded: Filed Aug. 7, 1992, effective Feb. 26, 1993.

4 CSR 140-2.120 Identification of Branches
(Moved to 20 CSR 1140-2.120)

4 CSR 140-2.125 Facilities Available Under Section 362.107, RSMo as Revised by 1956 Legislation
(Rescinded February 26, 1993)

AUTHORITY: sections 361.105, RSMo 1986 and 362.107, RSMo Supp. 1991. Original rule filed Aug. 2, 1985, effective Oct. 11, 1985. Rescinded and readopted: Filed June 3, 1986, effective Aug. 15, 1986. Rescinded: Filed Aug. 7, 1992, effective Feb. 26, 1993.

4 CSR 140-2.126 Branch Banking
(Moved to 20 CSR 1140-2.126)

4 CSR 140-2.127 Branch Banking—ATMs
(Moved to 20 CSR 1140-2.127)

4 CSR 140-2.130 Securities Activities
(Moved to 20 CSR 1140-2.130)

4 CSR 140-2.135 Closing of Branches
(Rescinded February 26, 1993)

AUTHORITY: section 361.105, RSMo 1986. Original rule filed May 17, 1988, effective Aug. 26, 1988. Rescinded: Filed Aug. 7, 1992, effective Feb. 26, 1993.

4 CSR 140-2.138 Financial Subsidiaries
(Moved to 20 CSR 1140-2.138)

4 CSR 140-2.140 Preservation of Books and Records
(Moved to 20 CSR 1140-2.140)



4 CSR 140-2.150 Lease Financing Limited Partnerships

(Moved to 20 CSR 1140-2.150)

Chapter 3—Retail Credit Sales

4 CSR 140-3.010 Credit Insurance
(Rescinded February 11, 1978)

AUTHORITY: sections 364.060 and 408.280.3, RSMo 1969. Original rule filed Sept. 19, 1975, effective Nov. 15, 1975. Rescinded: Filed Sept. 1, 1977, effective Feb. II, 1978.

4 CSR 140-3.020 Recordkeeping
(Moved to 20 CSR 1140-3.020)

4 CSR 140-3.030 Licensing
(Moved to 20 CSR 1140-3.030)

4 CSR 140-3.040 Extension Fees
(Moved to 20 CSR 1140-3.040)

4 CSR 140-3.041 Retail Credit Sales—Insurance
(Moved to 20 CSR 1140-3.041)

Chapter 4—Motor Vehicle Time Sales

4 CSR 140-4.010 Credit Insurance
(Rescinded February 11, 1978)

AUTHORITY: sections 365.060 and 365.080, RSMo 1969. Original rule filed Sept. 19, 1975, effective Nov. 15, 1975. Rescinded: Filed Sept. 1, 1977, effective Feb. II, 1978.

4 CSR 140-4.020 Recordkeeping
(Moved to 20 CSR 1140-4.020)

4 CSR 140-4.030 Licensing
(Moved to 20 CSR 1140-4.030)

4 CSR 140-4.040 Extension Fees
(Moved to 20 CSR 1140-4.040)

Chapter 5—Small Loan Companies

4 CSR 140-5.010 Audits
(Moved to 20 CSR 1140-5.010)

4 CSR 140-5.020 Lending Activities
(Moved to 20 CSR 1140-5.020)

Chapter 6—Interpretive Rulings

4 CSR 140-6.010 Late Charges
(Rescinded November 12, 1987)

AUTHORITY: sections 367.170 and 408.140, RSMo 1986. Original rule filed Oct. 13, 1977, effective April 13, 1978. Rescinded: Filed Aug. 18, 1987, effective Nov. 12, 1987.

4 CSR 140-6.020 Multiple Loans
(Rescinded November 12, 1987)

AUTHORITY: sections 367.170, 408.100 and 408.200, RSMo 1986. Original rule filed Jan. 14, 1977, effective April 15, 1977. Rescinded: Filed Aug. 18, 1987, effective Nov. 12, 1987.

4 CSR 140-6.025 Variable Rate Credit
(Moved to 20 CSR 1140-6.025)

4 CSR 140-6.030 Federal Usury Preemption
(Moved to 20 CSR 1140-6.030)

4 CSR 140-6.031 Industrial Revenue Bonds
(Moved to 20 CSR 1140-6.031)

4 CSR 140-6.040 Retail Repurchase Agreements (Retails Repos)
(Moved to 20 CSR 1140-6.040)

4 CSR 140-6.050 Contingent Additional Interest or Stock Purchase Warrants
(Moved to 20 CSR 1140-6.050)

4 CSR 140-6.055 Bank Investment in Mutual Funds
(Moved to 20 CSR 1140-6.055)

4 CSR 140-6.056 Tax Preparation Services
(Moved to 20 CSR 1140-6.056)

4 CSR 140-6.057 Check Guaranty Services
(Moved to 20 CSR 1140-6.057)

4 CSR 140-6.058 Collection Agencies
(Moved to 20 CSR 1140-6.058)

4 CSR 140-6.059 Credit Bureaus
(Moved to 20 CSR 1140-6.059)

4 CSR 140-6.060 Purchase of Bank Employee's Residence
(Moved to 20 CSR 1140-6.060)

4 CSR 140-6.063 Investment in Federal Agricultural Mortgage Corporation
(Moved to 20 CSR 1140-6.063)

4 CSR 140-6.070 Customer Financial Services
(Moved to 20 CSR 1140-6.070)

4 CSR 140-6.075 Loan Production Offices
(Moved to 20 CSR 1140-6.075)

4 CSR 140-6.080 Automated Teller Network Interchanges
(Rescinded February 26, 1993)

AUTHORITY: sections 361.105 and 362.105.1, RSMo 1986, 362.105.1(1), 362.105.1(3) and 362.105.1(II), RSMo Supp. 1991 and 362.106, RSMo Supp. 1990. Original rule filed Aug. 15, 1983, effective Nov. II, 1983. Rescinded: Filed Aug. 7, 1992, effective Feb. 26, 1993.

4 CSR 140-6.085 Trust Representative Offices
(Moved to 20 CSR 1140-6.085)

4 CSR 140-6.090 Securing Private Deposits
(Moved to 20 CSR 1140-6.090)

Chapter 7—Abandoned Funds

4 CSR 140-7.010 Abandoned Funds
(Rescinded November 12, 1987)

AUTHORITY: section 362.396, RSMo 1986. Original rule filed Dec. 8, 1978, effective April 12, 1979. Rescinded: Filed Aug. 18, 1987, effective Nov. 12, 1987.

Chapter 8—General Usury Rate

4 CSR 140-8.010 General Usury Rate (October 1 through December 31, 1979)

Editor's Note. The market rate for interest was 11.4%.

Emergency rule filed Sept. 12, 1979, effective Oct. 1, 1979, expired Dec. 31, 1979.

4 CSR 140-8.020 General Usury Rate (January 1 through March 31, 1980)

Editor's Note. The market rate for interest was 12.8%.

Emergency rule filed Dec. 10, 1979, effective Jan. 1, 1980, expired March 31, 1980.

4 CSR 140-8.030 General Usury Rate (April 1 through June 30, 1980)

Editor's Note: The market rate for interest was 14.6%.

Emergency rule filed March 7, 1980, effective April 1, 1980, expired June 30, 1980.

4 CSR 140-8.040 General Usury Rate (July 1 through September 30, 1980)

Editor's Note: The market rate for interest was 12.8%.

Emergency rule filed June 12, 1980, effective July 1, 1980, expired Sept. 30, 1980.

4 CSR 140-8.050 General Usury Rate (October 1 through December 31, 1980)

Editor's Note: The market rate for interest was 13.5%.

Emergency rule filed Sept. 11, 1980, effective Oct. 1, 1980, expired Dec. 31, 1980.

4 CSR 140-8.060 General Usury Rate (January 1 through March 31, 1981)

Editor's Note: The market rate for interest was 14.8%.

Emergency rule filed Dec. 10, 1980, effective Jan. 1, 1981, expired March 31, 1981.

4 CSR 140-8.070 General Usury Rate (April 1 through June 30, 1981)

Editor's Note: The market rate for interest was 15.2%.

Emergency rule filed March 13, 1981, effective April 11, 1981, expired June 30, 1981.

4 CSR 140-8.080 General Usury Rate (July 1 through September 30, 1981)

Editor's Note: The market rate for interest was 16.0%.

Emergency rule filed June 12, 1981, effective July 1, 1981, expired Sept. 30, 1981.

4 CSR 140-8.090 General Usury Rate (October 1 through December 31, 1981)

Editor's Note: The market rate for interest was 16.6%.

Emergency rule filed Sept. 14, 1981, effective Oct. 1, 1981, expired Dec. 31, 1981.

4 CSR 140-8.100 General Usury Rate (January 1 through March 31, 1982)

Editor's Note: The market rate for interest was 15.7%.

Emergency rule filed Dec. 10, 1981, effective Jan. 1, 1982, expired March 31, 1982.

4 CSR 140-8.110 General Usury Rate (April 1 through June 30, 1982)

Editor's Note: The market rate for interest was 16.6%.

Emergency rule filed March 12, 1982, effective April 1, 1982, expired June 30, 1982.

4 CSR 140-8.120 General Usury Rate (July 1 through September 30, 1982)

Editor's Note: The market rate for interest was 15.7%.

Emergency rule filed June 11, 1982, effective July 1, 1982, expired Sept. 30, 1982.

4 CSR 140-8.130 General Usury Rate (October 1 through December 31, 1982)

Editor's Note: The market rate for interest was 15.2%.

Emergency rule filed Sept. 14, 1982, effective Oct. 1, 1982, expired Dec. 31, 1982.

4 CSR 140-8.140 General Usury Rate (January 1 through March 31, 1983)

Editor's Note: The market rate for interest was 13.2%.

Emergency rule filed Dec. 10, 1982, effective Jan. 1, 1983, expired March 31, 1983.

4 CSR 140-8.150 General Usury Rate (April 1 through June 30, 1983)

Editor's Note: The market rate for interest was 13.6%.

Emergency rule filed March 8, 1983, effective April 1, 1983, expired June 30, 1983.

4 CSR 140-8.160 General Usury Rate (July 1 through September 30, 1983)

Editor's Note: The market rate for interest was 13.2%.

Emergency rule filed June 14, 1983, effective July 1, 1983, expired Sept. 30, 1983.

4 CSR 140-8.170 General Usury Rate (October 1 through December 31, 1983)

Editor's Note: The market rate for interest was 14.4%.

Emergency rule filed Sept. 13, 1983, effective Oct. 1, 1983, expired Dec. 31, 1983.

4 CSR 140-8.180 General Usury Rate (January 1 through March 31, 1984)

Editor's Note: The market rate for interest was 14.3%.

Emergency rule filed Dec. 13, 1983, effective Jan. 1, 1984, expired March 31, 1984.

4 CSR 140-8.190 General Usury Rate (April 1 through June 30, 1984)

Editor's Note: The market rate for interest was 14.4%.

Emergency rule filed March 9, 1984, effective April 1, 1984, expired June 30, 1984.

4 CSR 140-8.200 General Usury Rate (July 1 through September 30, 1984)

Editor's Note: The market rate for interest was 15.9%.

Emergency rule filed June 11, 1984, effective July 1, 1984, expired Sept. 30, 1984.

4 CSR 140-8.210 General Usury Rate (October 1 through December 31, 1984)

Editor's Note: The market rate for interest was 15.2%.

Emergency rule filed Sept. 12, 1984, effective Oct. 1, 1984, expired Dec. 31, 1984.

4 CSR 140-8.220 General Usury Rate (January 1 through March 31, 1985)

Editor's Note: The market rate for interest was 14.31%.

Emergency rule filed Dec. 10, 1984, effective Jan. 1, 1985, expired March 31, 1985.

4 CSR 140-8.230 General Usury Rate (April 1 through June 30, 1985)

Editor's Note: The market rate for interest was 14.4%.

Emergency rule filed March 11, 1985, effective April 1, 1985, expired June 30, 1985.



4 CSR 140-8.240 General Usury Rate (July 1 through September 30, 1985)

Editor's Note: The market rate for interest was 14.0%.

Emergency rule filed June 13, 1985, effective July 1, 1985, expired Sept. 30, 1985.

4 CSR 140-8.250 General Usury Rate (October 1 through December 31, 1985)

Editor's Note: The market rate for interest was 13.6%.

Emergency rule filed Sept. 10, 1985, effective Oct. 1, 1985, expired Dec. 31, 1985.

4 CSR 140-8.260 General Usury Rate (January 1 through March 31, 1986)

Editor's Note: The market rate for interest was 13.1%.

Emergency rule filed Dec. 11, 1985, effective Jan. 1, 1986, expired March 31, 1986.

4 CSR 140-8.270 General Usury Rate (April 1 through June 30, 1986)

Editor's Note: The market rate for interest was 12.1%.

Emergency rule filed March 12, 1986, effective April 1, 1986, expired June 30, 1986.

4 CSR 140-8.280 General Usury Rate (July 1 through September 30, 1986)

Editor's Note: The market rate for interest was 11.0%.

Emergency rule filed June 18, 1986, effective July 1, 1986, expired Sept. 30, 1986.

4 CSR 140-8.290 General Usury Rate (October 1 through December 31, 1986)

Editor's Note: The market rate for interest was 10.7%.

Emergency rule filed Sept. 9, 1986, effective Oct. 1, 1986, expired Dec. 31, 1986.

4 CSR 140-8.300 General Usury Rate (January 1 through March 31, 1987)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed Dec. 11, 1986, effective Jan. 1, 1987, expired March 31, 1987.

4 CSR 140-8.310 General Usury Rate (April 1 through June 30, 1987)

Editor's Note: The market rate for interest was 10.7%.

Emergency rule filed March 17, 1987, effective April 1, 1987, expired June 30, 1987.

4 CSR 140-8.320 General Usury Rate (July 1 through September 30, 1987)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed June 16, 1987, effective July 1, 1987, expired Sept. 30, 1987.

4 CSR 140-8.330 General Usury Rate (October 1 through December 31, 1987)

Editor's Note: The market rate for interest was 12.0%.

Emergency rule filed Sept. 15, 1987, effective Oct. 1, 1987, expired Dec. 31, 1987.

4 CSR 140-8.340 General Usury Rate (January 1 through March 31, 1988)

Editor's Note: The market rate for interest was 12.0%.

Emergency rule filed Dec. 17, 1987, effective Jan. 1, 1988, expired March 31, 1988.

4 CSR 140-8.350 General Usury Rate (April 1 through June 30, 1988)

Editor's Note: The market rate for interest was 11.4%.

Emergency rule filed March 17, 1988, effective April 1, 1988, expired June 30, 1988.

4 CSR 140-8.360 General Usury Rate (July 1 through September 30, 1988)

Editor's Note: The market rate for interest was 12.2%.

Emergency rule filed June 17, 1988, effective July 1, 1988, expired Sept. 30, 1988.

4 CSR 140-8.370 General Usury Rate (October 1 through December 31, 1988)

Editor's Note: The market rate for interest was 12.3%.

Emergency rule filed Sept. 15, 1988, effective Oct. 1, 1988, expired Dec. 31, 1988.

4 CSR 140-8.380 General Usury Rate (January 1 through March 31, 1989)

Editor's Note: The market rate for interest was 12.1%.

Emergency rule filed Dec. 9, 1988, effective Jan. 1, 1989, expired March 31, 1989.

4 CSR 140-8.390 General Usury Rate (April 1 through June 30, 1989)

Editor's Note: The market rate for interest was 12.2%.

Emergency rule filed March 17, 1989, effective April 1, 1989, expired June 30, 1989.

4 CSR 140-8.400 General Usury Rate (July 1 through September 30, 1989)

Editor's Note: The market rate for interest was 12.0%.

Emergency rule filed June 16, 1989, effective July 1, 1989, expired Sept. 30, 1989.

4 CSR 140-8.410 General Usury Rate (October 1 through December 31, 1989)

Editor's Note: The market rate for interest was 11.3%.

Emergency rule filed Sept. 14, 1989, effective Oct. 1, 1989, expired Dec. 31, 1989.

4 CSR 140-8.420 General Usury Rate (January 1 through March 31, 1990)

Editor's Note: The market rate for interest was 11.0%.

Emergency rule filed Dec. 12, 1989, effective Jan. 1, 1990, expired March 31, 1990.

4 CSR 140-8.430 General Usury Rate (April 1 through June 30, 1990)

Editor's Note: The market rate for interest was 11.7%.

Emergency rule filed March 14, 1990, effective April 1, 1990, expired June 30, 1990.

4 CSR 140-8.440 General Usury Rate (July 1 through September 30, 1990)

Editor's Note: The market rate for interest was 11.9%.

Emergency rule filed June 13, 1990, effective July 1, 1990, expired Sept. 30, 1990.

4 CSR 140-8.450 General Usury Rate (October 1 through December 31, 1990)

Editor's Note: The market rate for interest was 12.0%.

Emergency rule filed Sept. 10, 1990, effective Oct. 1, 1990, expired Dec. 31, 1990.

4 CSR 140-8.460 General Usury Rate (January 1 through March 31, 1991)

Editor's Note: The market rate for interest was 11.6%.

Emergency rule filed Dec. 10, 1990, effective Jan. 1, 1991, expired March 31, 1991.

4 CSR 140-8.470 General Usury Rate (April 1 through June 30, 1991)

Editor's Note: The market rate for interest was 11.1%.

Emergency rule filed March 8, 1991, effective April 1, 1991, expired June 30, 1991.

4 CSR 140-8.480 General Usury Rate (July 1 through September 30, 1991)

Editor's Note: The market rate for interest was 11.3%.

Emergency rule filed June 14, 1991, effective July 1, 1991, expired Sept. 30, 1991.

4 CSR 140-8.490 General Usury Rate (October 1 through December 31, 1991)

Editor's Note: The market rate for interest was 11.2%.

Emergency rule filed Sept. 11, 1991, effective Oct. 1, 1991, expired Dec. 31, 1991.

4 CSR 140-8.500 General Usury Rate (January 1 through March 31, 1992)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed Dec. 11, 1991, effective Jan. 1, 1992, expired March 31, 1992.

4 CSR 140-8.510 General Usury Rate (April 1 through June 30, 1992)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed March 11, 1992, effective April 1, 1992, expired June 30, 1992.

4 CSR 140-8.520 General Usury Rate (July 1 through September 30, 1992)

Editor's Note: The market rate for interest was 10.8%.

Emergency rule filed June 8, 1992, effective July 1, 1992, expired Sept. 30, 1992.

4 CSR 140-8.530 General Usury Rate (October 1 through December 31, 1992)

Editor's Note: The market rate for interest was 10.2%.

Emergency rule filed Sept. 10, 1992, effective Oct. 1, 1992, expired Dec. 31, 1992.

4 CSR 140-8.540 General Usury Rate (January 1 through March 31, 1993)

Editor's Note: The market rate for interest was 10.4%.

Emergency rule filed Dec. 11, 1992, effective Jan. 1, 1993, expired March 31, 1993.

4 CSR 140-8.550 General Usury Rate (April 1 through June 30, 1993)

Editor's Note: The market rate for interest was 9.9%.

Emergency rule filed March 9, 1993, effective April 1, 1993, expired June 30, 1993.

4 CSR 140-8.560 General Usury Rate (July 1 through September 30, 1993)

Editor's Note: The market rate for interest was 9.7%.

Emergency rule filed June 10, 1993, effective July 1, 1993, expired Sept. 30, 1993.

4 CSR 140-8.570 General Usury Rate (October 1 through December 31, 1993)

Editor's Note: The market rate for interest was 9.2%.

Emergency rule filed Sept. 13, 1993, effective Oct. 1, 1993, expired Dec. 31, 1993.

4 CSR 140-8.580 General Usury Rate (January 1 through March 31, 1994)

Editor's Note: The market rate for interest was 9.3%.

Emergency rule filed Dec. 15, 1993, effective Jan. 1, 1994, expired March 31, 1994.

State ex rel. Crist v. Nationwide Financial Corp., 588 SW2d8 (Mo. App. 1979). "Real estate loans," excepted from usury limitations, are those loans whose purpose is the purchase of nonresidential or nonagricultural real estate, and not simply a loan secured by real estate. Also, the commissioner of finance has standing to bring suit as a private realtor to prevent violation of a law which he is entrusted to enforce.

4 CSR 140-8.590 General Usury Rate (April 1 through June 30, 1994)

Editor's Note: The market rate for interest was 9.4%.

Emergency rule filed March 16, 1994, effective April 1, 1994, expired June 30, 1994.

4 CSR 140-8.600 General Usury Rate (July 1 through September 30, 1994)

Editor's Note: The market rate for interest was 10.5%.

Emergency rule filed June 10, 1994, effective July 1, 1994, expired Sept. 30, 1994.

4 CSR 140-8.610 General Usury Rate (October 1 through December 31, 1994)

Editor's Note: The market rate for interest was 10.6%.

Emergency rule filed Sept. 9, 1994, effective Oct. 1, 1994, expired Dec. 31, 1994.

4 CSR 140-8.620 General Usury Rate (January 1 through March 31, 1995)

Editor's Note: The market rate for interest was 11.2%.

Emergency rule filed Dec. 8, 1994, effective Jan. 1, 1995, expired March 31, 1995.

4 CSR 140-8.630 General Usury Rate (April 1 through June 30, 1995)



Editor's Note: The market rate for interest was 10.7%.

Emergency rule filed March 10, 1995, effective April 1, 1995, expired June 30, 1995.

4 CSR 140-8.640 General Usury Rate (July 1 through September 30, 1995)

Editor's Note: The market rate for interest was 10.0%.

Emergency rule filed June 8, 1995, effective July 1, 1995, expired Sept. 30, 1995.

4 CSR 140-8.650 General Usury Rate (October 1 through December 31, 1995)

Editor's Note: The market rate for interest was 9.9%.

Emergency rule filed Sept. 15, 1995, effective Oct. 1, 1995, expired Dec. 31, 1995.

4 CSR 140-8.660 General Usury Rate (January 1 through March 31, 1996)

Editor's Note: The market rate for interest was 9.3%.

Emergency rule filed Dec. 15, 1995, effective Jan. 1, 1996, expired March 31, 1996.

4 CSR 140-8.670 General Usury Rate (April 1, 1996 through June 30, 1996)

Editor's Note: The market rate for interest was 9.3%.

Emergency rule filed March 6, 1996, effective April 1, 1996, expired June 30, 1996.

4 CSR 140-8.680 General Usury Rate (July 1, 1996 through September 30, 1996)

Editor's Note: The market rate for interest was 10.1%.

Emergency rule filed June 10, 1996, effective July 1, 1996, expired Sept. 30, 1996.

4 CSR 140-8.690 General Usury Rate (October 1, 1996 through December 31, 1996)

Editor's Note: The market rate for interest was 9.9%.

Emergency rule filed Sept. 12, 1996, effective Oct. 1, 1996, expired Dec. 31, 1996.

4 CSR 140-8.700 General Usury Rate (January 1, 1997 through March 31, 1997)

Editor's Note: The market rate for interest was 9.6%.

Emergency rule filed Dec. 10, 1996, effective Jan. 1, 1997, expired March 31, 1997.

4 CSR 140-8.710 General Usury Rate (April 4, 1997 through June 30, 1997)

Editor's Note: The market rate for interest was 9.8%.

Emergency rule filed March 25, 1997, effective April 4, 1997, expired June 30, 1997.

Chapter 9—County Issuance of Revenue Bonds

4 CSR 140-9.010 County Issuance of Revenue Bonds Per Senate Bill 554
(Moved to 20 CSR 1140-9.010)

4 CSR 140-9.020 Rules of Procedure
(Moved to 20 CSR 1140-9.020)

Chapter 10—Bank Holding Companies

4 CSR 140-10.010 Regional Interstate Banking
(Rescinded August 30, 2002)

AUTHORITY: sections 361.105, 362.925 and 362.910, RSMo 1986. Original rule filed June 3, 1986, effective Aug. 15, 1986. Rescinded: Filed Feb. 15, 2002, effective Aug. 30, 2002.

4 CSR 140-10.020 Branch Deposits
(Moved to 20 CSR 1140-10.020)

4 CSR 140-10.030 Acquisition of Missouri-Based Banks by Holding Companies
(Moved to 20 CSR 1140-10.030)

Chapter 11—Section 500 Companies

4 CSR 140-11.010 Small, Small Loan Companies—Licensing and General Provisions
(Rescinded August 30, 2003)

AUTHORITY: section 408.500, RSMo Supp. 1990. Emergency rule filed Dec. 11, 1990, effective Jan. 1, 1991, expired April 30, 1991. Emergency rule filed April 8, 1991, effective April 30, 1991, expired Aug. 27, 1991. Original rule filed Dec. 11, 1990, effective July 8, 1991. Rescinded: Filed Jan. 16, 2003, effective Aug. 30, 2003.

4 CSR 140-11.020 Small, Small Loan Companies—Recordkeeping
(Rescinded August 30, 2003)

AUTHORITY: section 408.500, RSMo Supp. 1990. Emergency rule filed Dec. 11, 1990, effective Jan. 1, 1991, expired April 30, 1991. Emergency rule filed April 8, 1991, effective April 30, 1991, expired Aug. 27, 1991. Original rule filed Dec. 11, 1990, effective July 8, 1991. Rescinded: Filed Jan. 16, 2003, effective Aug. 30, 2003.

4 CSR 140-11.030 Licensing and General Provisions
(Moved to 20 CSR 1140-11.030)

4 CSR 140-11.040 Record Keeping
(Moved to 20 CSR 1140-11.040)

Chapter 12—Sale of Checks (Money Order) Licensees

4 CSR 140-12.010 Sale of Checks (Money Order) Bonds
(Moved to 20 CSR 1140-12.010)

Chapter 13—Section 408.510 Companies

4 CSR 140-13.010 Licensing Requirements and General Provisions
(Moved to 20 CSR 1140-13.010)

Chapter 14—General Association Rules

4 CSR 140-14.010 Filing Copies
(Moved to 20 CSR 1140-14.010)

4 CSR 140-14.020 Time—Computation and Enlargement
(Moved to 20 CSR 1140-14.020)

Chapter 15—Operations of Associations

4 CSR 140-15.010 Accounting Procedures
(Moved to 20 CSR 1140-15.010)

4 CSR 140-15.011 Accounting for Deferred Losses and Gains on the Sale or Other Disposition of Mortgage Loans, Mortgage-Related Securities and Certain Debt Securities
(Moved to 20 CSR 1140-15.011)

4 CSR 140-15.020 Bond
(Rescinded January 30, 1999)

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4 CSR 140-15.040 Subordinated Debt Security
(Moved to 20 CSR 1140-15.040)

4 CSR 140-15.050 Mutual Capital Certificates
(Moved to 20 CSR 1140-15.050)

Chapter 16—Association Branches and Other Facilities

4 CSR 140-16.010 Branch Offices, Mobile Facilities and Tandem Branch
(Moved to 20 CSR 1140-16.010)

4 CSR 140-16.030 Agency
(Moved to 20 CSR 1140-16.030)

4 CSR 140-16.035 Loan Office
(Moved to 20 CSR 1140-16.035)

4 CSR 140-16.040 Drive-In or Pedestrian Facility
(Moved to 20 CSR 1140-16.040)

Chapter 17—Association Reserves and Liquidity

4 CSR 140-17.010 Reserves
(Moved to 20 CSR 1140-17.010)

4 CSR 140-17.020 Liquidity
(Moved to 20 CSR 1140-17.020)

Chapter 18—Administrative Procedures

4 CSR 140-18.010 Procedures for Contested Cases
(Moved to 20 CSR 1140-18.010)

Chapter 19—Association Appraisal Rules

4 CSR 140-19.010 Appraisals
(Moved to 20 CSR 1140-19.010)

Chapter 20—Association Loans

4 CSR 140-20.010 Definitions
(Moved to 20 CSR 1140-20.010)

4 CSR 140-20.015 Establishment and Maintenance of Records
(Moved to 20 CSR 1140-20.015)

4 CSR 140-20.025 Types of Loans
(Moved to 20 CSR 1140-20.025)

4 CSR 140-20.031 Residential Real Estate Loans
(Moved to 20 CSR 1140-20.031)

4 CSR 140-20.035 Other Real Estate Loans
(Moved to 20 CSR 1140-20.035)

4 CSR 140-20.041 Commercial Loans
(Moved to 20 CSR 1140-20.041)

4 CSR 140-20.046 Consumer Loans
(Moved to 20 CSR 1140-20.046)

4 CSR 140-20.052 Loans to Officers, Directors and Employees
(Moved to 20 CSR 1140-20.052)

4 CSR 140-20.055 Wrap-Around Real Estate Loans
(Moved to 20 CSR 1140-20.055)

4 CSR 140-20.061 Education Loans
(Moved to 20 CSR 1140-20.061)

4 CSR 140-20.065 Manufactured Home Loans
(Moved to 20 CSR 1140-20.065)

4 CSR 140-20.072 Alternative Mortgage Instruments
(Moved to 20 CSR 1140-20.072)

4 CSR 140-20.075 Line-of-Credit Construction Loans
(Moved to 20 CSR 1140-20.075)

4 CSR 140-20.083 Letters of Credit
(Moved to 20 CSR 1140-20.083)

4 CSR 140-20.085 Loans on Cooperatives
(Moved to 20 CSR 1140-20.085)

4 CSR 140-20.091 Loans Secured by Leasehold
(Moved to 20 CSR 1140-20.091)

4 CSR 140-20.096 Loans on Securities
(Moved to 20 CSR 1140-20.096)

Chapter 21—Association's Sources of Borrowed Money and Authorized Investments

4 CSR 140-21.011 Sources of Borrowed Money
(Moved to 20 CSR 1140-21.011)

4 CSR 140-21.021 Authorized Investments
(Moved to 20 CSR 1140-21.021)

4 CSR 140-21.031 Forward Commitments, Interest-Rate Futures and Financial Options Transactions
(Moved to 20 CSR 1140-21.031)

4 CSR 140-21.040 Development Finance Corporation Investments and Loans
(Moved to 20 CSR 1140-21.040)

Chapter 22—Association's Savings Accounts

4 CSR 140-22.010 Distribution of Earnings
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4 CSR 140-22.020 Savings and Deposit Accounts
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4 CSR 140-22.030 Withdrawals
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4 CSR 140-22.040 Service Charge on Small Accounts
(Moved to 20 CSR 1140-22.040)

4 CSR 140-22.050 Third Party Transfers
(Moved to 20 CSR 1140-22.050)



4 CSR 140-22.060 Investment of Public Funds

(Moved to 20 CSR 1140-22.060)

4 CSR 140-22.070 Keough and IRA Accounts

(Moved to 20 CSR 1140-22.070)

4 CSR 140-22.080 Credit and Debit Cards

(Moved to 20 CSR 1140-22.080)

Chapter 23—Association’s Service Corporations

4 CSR 140-23.010 Service Corporations

(Moved to 20 CSR 1140-23.010)

4 CSR 140-23.020 Foreign Service Corporation

(Moved to 20 CSR 1140-23.020)

4 CSR 140-23.030 Finance Subsidiaries

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Chapter 24—Miscellaneous Association Rules

4 CSR 140-24.010 Deposit Associations

(Moved to 20 CSR 1140-24.010)

4 CSR 140-24.020 Emergencies

(Moved to 20 CSR 1140-24.020)

4 CSR 140-24.030 Conversion from Federal to State Association

(Moved to 20 CSR 1140-24.030)

4 CSR 140-24.050 Examination Charges

(Moved to 20 CSR 1140-24.050)

4 CSR 140-24.080 Conversion to a Federal Mutual Holding Company

(Moved to 20 CSR 1140-24.080)

4 CSR 140-24.090 Sale of Association Assets

(Moved to 20 CSR 1140-24.090)

Chapter 25—Associations’ Electronic Fund Transfer Systems

4 CSR 140-25.010 Electronic Fund Transfer Systems

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4 CSR 140-25.020 Foreign Association Remote Service Units

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4 CSR 140-26.011 Transactions of Business in Missouri by Foreign Associations

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4 CSR 140-26.020 Regional Acquisitions and Mergers

(Moved to 20 CSR 1140-26.020)

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4 CSR 140-27.010 Trust Powers

(Moved to 20 CSR 1140-27.010)

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4 CSR 140-28.010 Conversion of Mutual Association to Stock Associations

(Moved to 20 CSR 1140-28.010)

Chapter 29—Title Loan Companies

4 CSR 140-29.010 Licensing, Record Keeping and General Provisions

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4 CSR 140-30.010 Definitions

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4 CSR 140-30.030 Licensing

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4 CSR 140-30.040 Operations and Supervision

(Moved to 20 CSR 1140-30.040)

4 CSR 140-30.050 Annual Report of Mortgage Brokerage Activity and Mortgage Servicing Activity

(Moved to 20 CSR 1140-30.050)

4 CSR 140-30.070 Advertising

(Moved to 20 CSR 1140-30.070)

4 CSR 140-30.080 Loan Brokerage Practices

(Moved to 20 CSR 1140-30.080)

4 CSR 140-30.090 Loan Application Practices

(Moved to 20 CSR 1140-30.090)

4 CSR 140-30.100 General Practices

(Moved to 20 CSR 1140-30.100)

4 CSR 140-30.110 Commitment and Closing Practices

(Moved to 20 CSR 1140-30.110)

4 CSR 140-30.120 Exemption Guidelines

(Moved to 20 CSR 1140-30.120)

Chapter 31—Mortgage Broker Board

4 CSR 140-31.010 General Organization—Mortgage Broker Board

(Moved to 20 CSR 1140-31.010)

4 CSR 140-31.020 Rules of Procedure

(Moved to 20 CSR 1140-31.020)