

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

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***BULLETIN  
OCTOBER 31, 2003, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
8-26-03	McVille State Bank, McVille, to establish a facility at 16 Main Street, Sykeston	Comment period expired 10-6-03. To be acted on by State Banking Board 11-13-03.
<u>INTERAGENCY BANK MERGER APPLICATION</u>		
10-15-03	Northern Capital Trust Co., Fargo, to merge into State Bank & Trust, Fargo	Comment period expires 11-25-03. To be acted on by State Banking Board 11-26-03.
<u>CLOSE FACILITY</u>		
9-22-03	Merchants Bank, Rugby, to close facility located at 305 Main Street, Towner	To be acted on by State Banking Board 11-13-03
<u>RELOCATE FACILITY</u>		
10-30-03	Dakota Community Bank, Hebron, to relocate facility from 201 Main Street to 123 Main Street, Taylor	Comment period expires 11-19-03. To be acted on by State Banking Board 11-26-03.
<u>NAME CHANGE &amp; CHANGE OF ADDRESS</u>		
10-24-03	Trust Center of America, Bismarck, to change its name to American Trust Center, with principal executive office to be located at 140 1 <sup>st</sup> Avenue West, Dickinson	To be acted on by State Banking Board 11-13-03
<u>INVESTMENT IN SUBSIDIARY</u>		
10-17-03	Bank Center First, Bismarck, and American State Bank and Trust of Dickinson, Dickinson, to each invest \$150,000 in its subsidiary, Trust Center of America	To be acted on by State Banking Board 11-13-03

*The following is compiled from the Office of the Comptroller of the Currency Weekly Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.*

BRANCH CLOSING

Bremer Bank, NA, Grand Forks, to close branch located at 1 Main Street, Forest River, ND	Effective 9-1-03
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USURY

The usury rate for unregulated lenders the month of November 2003 is **7.000% (6.504%)\***

***PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).***