

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
NOVEMBER 28, 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	Approved by State Banking Board 11-13-03.
11-3-03	State Bank & Trust, Fargo, to establish facilities at 203 10 th Street North, Fargo, and 107 West Main, Bismarck	Comment period expires 11-25-03. To be acted on by State Banking Board 12-3-03.
<u>INTERSTATE BRANCH APPLICATION</u>		
11-14-03	First International Bank & Trust, Watford City, to establish a facility at 7900 East Raintree Drive, Scottsdale, AZ	Preliminary application
<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 12-3-03.
<u>CLOSE FACILITY</u>		
9-22-03	Merchants Bank, Rugby, to close facility located at 305 Main Street, Towner	Approved 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 12-3-03.
<u>NAME CHANGE & 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 st Avenue West, Dickinson	Approved by State Banking Board 11-13-03

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<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 (now known as American Trust Center)	Approved 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.

Community First National Bank, Fargo, to open branches at 6501 Ware Road, Lino Lakes, MN; 10930 Club West Parkway, Blaine, MN; 17533 Cedar Avenue, Lakeville, MN	Received 10-16-03
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USURY

The usury rate for unregulated lenders the month of December 2003 is **7.000% (6.494%)***

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%).