

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.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
2000 SCHAFER STREET, SUITE G
BISMARCK ND 58501-1204
701-328-9933
DiscoverND.com/bank**

***BULLETIN
DECEMBER 31, 2003, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
11-3-03	State Bank & Trust, Fargo, to establish facilities at 203 10 th Street North, Fargo, and 107 West Main, Bismarck	Approved 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	Approved by State Banking Board 12-30-03.
<u>NAME CHANGE</u>		
12-4-03	The Fingal State Bank, Fingal, to change its name to Quality Bank, Fingal	Approved by State Banking Board 12-30-03.
<u>INTERAGENCY BANK MERGER APPLICATION</u>		
10-15-03	Northern Capital Trust Co., Fargo, to merge into State Bank & Trust, Fargo	Approved by State Banking Board 12-3-03.
<u>NAME CHANGE</u>		
12-12-03	St. Alexius Medical Center Credit Union, Bismarck, to change its name to St. Alexius Community Credit Union, Bismarck	To be acted on by State Credit Union Board 3-5-04.
<u>RELOCATE FACILITY</u>		
10-30-03	Dakota Community Bank, Hebron, to relocate facility from 201 Main Street to 123 Main Street, Taylor	Approved by State Banking Board 12-3-03.
<u>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.</u>		
	Wells Fargo Bank North Dakota, National Association, Fargo, merged into Wells Fargo Bank, National Association, San Francisco, CA	Approved by OCC 11-6-03
	U.S. Bank National Association ND, Fargo, filed under AHEOA Section 1206	Approved by OCC 11-19-03

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USURY

The usury rate for unregulated lenders the month of January 2004 is **7.000% (6.502%)***

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%).

The following are the State Banking Board meeting dates for 2004:

January 8; March 11; May 13; July 8; September 9; and November 18.

The following are the State Credit Union Board meeting dates for 2004:

March 5; June 4; September 3; and December 3.