

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
APRIL 30, 2004, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>RELOCATE MAIN OFFICE</u>		
4-29-04	Farmers and Merchants State Bank, Langdon, to move main office from 817 3 rd Street, Langdon, to 816 3 rd Street, Langdon	Preliminary application
<u>FACILITY APPLICATION</u>		
3-31-04	Security First Bank of North Dakota, New Salem, to establish a facility at 3000 North 14 th Street, Bismarck	Comment period expires 4-21-04. To be acted on by State Banking Board 5-13-04.
<u><i>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.</i></u>		
	Community First National Bank, Fargo, to establish a branch at 13520 Evening Creek Drive, Suite 110, San Diego, CA	Received by OCC 2-23-04
<u><i>Federal Reserve System</i></u>		
	BNP Paribas and BancWest Corporation to acquire all outstanding shares of common stock of Community First Bankshares, Inc.	Filed with Federal Reserve System 4-19-04

USURY

The usury rate for unregulated lenders the month of May 2004 is **7.000% (6.506%)***

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%).