

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
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***BULLETIN
JUNE 30, 2004, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>RELOCATE MAIN OFFICE</u>		
5-25-04	First State Bank of Sharon, Sharon, to move main office from 226 Main Street, Sharon, to 310 Main Street, Sharon	Preliminary application
<u>FACILITY APPLICATION</u>		
6-4-04	Dakota Community Bank, Hebron, to establish a facility at 919 South Seventh Street, Bismarck	Comment period ends 6-25-04. To be acted on by State Banking Board 7-8-04.
<u>BRANCH APPLICATION</u>		
5-27-04	Town and Country Credit Union, Minot, to establish a branch in MeritCare South University, 1720 South University Drive, Fargo	Preliminary application
6-21-04	United Savings Credit Union, Fargo, to establish a branch at Lot 3, Block 2 of Eastern Addition in the City of Dilworth, MN	Preliminary application
6-25-04	Dakota West Credit Union, Watford City, to establish a branch in Washburn	Preliminary application

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 establish branches at Intersection of Arboretum Blvd & Market Blvd, Chanhassen, MN; Intersection of Chestnut St and Engler Blvd, Chaska, MN; and Intersection of Concord Blvd and Cahill Ave, Inver Grove Heights, MN	OCC received 5-5-04
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USURY

The usury rate for unregulated lenders the month of July 2004 is **7.000% (6.664%)***

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%).

***REMINDER: Day with the Commissioner – Banks
Tuesday, July 13, 2004, 9:00 – 3:00
Best Western Doublewood Inn, 1400 E Interchange Ave, Bismarck, ND***