

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
AUGUST 31, 2004, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
6-4-04	Dakota Community Bank, Hebron, to establish a facility at 919 South Seventh Street, Bismarck	Hearing to be held before the State Banking Board on 9-28-04 at 11:00 a.m.
8-20-04	Union State Bank of Hazen, Hazen, to establish a facility at 504 West Main Street, Beulah	Preliminary application
<u>INTERSTATE BRANCH</u>		
7-20-04	State Bank & Trust, Fargo, to establish a facility at 15 North Broadway, Pelican Rapids, MN	Comment period ends 8-11-04. To be acted on by State Banking Board 9-28-04.
<u>CHANGE OF CONTROL</u>		
7-20-04	Underwood Holding Company, Underwood, to transfer 800 shares	Comment period ends 8-9-04. To be acted on by State Banking Board 9-28-04.
8-2-04	Hunter Holding Company, Hunter, to redeem 26,000 voting shares and 56,000 non-voting shares	Comment period ends 9-8-04. To be acted on by State Banking Board 9-28-04.
<u>BRANCH APPLICATION</u>		
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	Approved by State Credit Union Board 8-25-04.
6-25-04	Dakota West Credit Union, Watford City, to establish a branch in Washburn	Comment period ends 8-13-04. To be acted on by State Credit Union Board 9-3-04.
<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
7-20-04	North Dakota Air National Guard Credit Union, Fargo, to expand field of membership	Preliminary application

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<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>EXPANSION OF FIELD OF MEMBERSHIP (Continued)</u>		
7-26-04	Med Park Credit Union, Grand Forks, to expand field of membership	Comment period ends 9-3-04. To be acted on by State Credit Union Board 9-3-04.

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.

Bremer Bank, NA, Moorhead, MN, and Bremer Bank, NA, Minot, merged into Bremer Bank, NA, Fargo	Approved by OCC 7-15-04
Community First National Bank, Fargo, opened branch at 141 Roadrunner Parkway, Las Cruces, NM	Received by OCC 7-16-04
U.S. Bank National Association relocated its First Bank Fargo, West Office, from 2424 13 th Ave S, Fargo, to 3225 25 th St S, Fargo	Received by OCC 8-3-04

USURY

The usury rate for unregulated lenders the month of September 2004 is **7.000% (6.903%)***

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%).