

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

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***BULLETIN
OCTOBER 29, 2004, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
8-20-04	Union State Bank of Hazen, Hazen, to establish a facility at 504 West Main Street, Beulah	Comment period ends 10-8-04. To be acted on by State Banking Board 11-18-04.
10-22-04	First State Bank of North Dakota, Arthur, to establish a facility at 100 First Ave SW, LaMoure	Comment period ends 11-10-04. To be acted on by State Banking Board 11-18-04.
10-28-04	The Goose River Bank, Mayville, to establish a facility at 1009 Dakota Ave, Hatton	Pending
<u>DISCONTINUE FACILITY</u>		
9-27-04	Western State Bank, Devils Lake, to close facility located at Main Street, Anamoose	Pending
10-5-04	First State Bank of North Dakota, Arthur, to close facility located at 305 Main Street, Dickey	Comment period ends 10-14-04. To be acted on by State Banking Board 11-18-04.
<u>CHANGE OF CONTROL</u>		
9-23-04	United Bancor, Ltd., Dickinson, to acquire control of Scandia American Bancorporation, Inc., Stanley	Comment period ends 11-5-04. To be acted on by State Banking Board 11-18-04.
<u>MERGER APPLICATION</u>		
10-22-04	First State Bank of North Dakota, Arthur, to merge with The First State Bank of LaMoure, LaMoure	Comment period ends 10-27-04. To be acted on by State Banking Board 11-18-04.

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OCTOBER 29, 2004, APPLICATIONS

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION (Continued)</u>		
10-22-04	VISIONBank, Fargo (In Organization) to acquire certain assets and liabilities of Security State Bank of North Dakota, Hannaford	Pending
<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
7-20-04	North Dakota Air National Guard Credit Union, Fargo, to expand field of membership	To be acted on by State Credit Union Board 12-3-04
<u>MERGER APPLICATION</u>		
10-22-04	Riverdale Federal Credit Union, Riverdale, to merge into Dakota West Credit Union, Watford City	To be acted on by State Credit Union Board 12-3-04
<u>BRANCH APPLICATION</u>		
10-22-04	Dakota West Credit Union, Watford City, to establish a branch at 607 Dakota Ave, Riverdale	To be acted on by State Credit Union Board 12-3-04
<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>		
	U.S. Bank National Association relocated its First Bank Fargo, West Office, relocated from 2424 13 th Ave S, Fargo, to 3225 25 th St S, Fargo	Approved 9-22-04

USURY

The usury rate for unregulated lenders the month of November 2004 is **7.205%**