

*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.*

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

***BULLETIN  
DECEMBER 31, 2004, APPLICATIONS***

| <u>Date</u>                                     | <u>Applicant</u>  | <u>Status</u>                                      |
|---|---|--|
| <b><u>FACILITY APPLICATION</u></b>              |   |  |
| 10-28-04  | The Goose River Bank, Mayville, to establish a facility at 1009 Dakota Ave, Hatton  | Approved by State Banking Board on 12-14-04        |
| <b><u>DISCONTINUE FACILITY</u></b>              |   |  |
| 9-27-04   | Western State Bank, Devils Lake, to close facility located at Main Street, Anamoose   | Approved by State Banking Board 12-14-04           |
| <b><u>MERGER APPLICATION</u></b>                |   |  |
| 10-22-04  | VISIONBank, Fargo (In Organization) to acquire certain assets and liabilities of Security State Bank of North Dakota, Hannaford | Approved by State Banking Board 12-14-04           |
| <b><u>EXPANSION OF FIELD OF MEMBERSHIP</u></b>  |   |  |
| 7-20-04   | North Dakota Air National Guard Credit Union, Fargo, to expand field of membership  | Approved by State Credit Union Board 12-17-04      |
| <b><u>MERGER APPLICATION</u></b>                |   |  |
| 10-22-04  | Riverdale Federal Credit Union, Riverdale, to merge into Dakota West Credit Union, Watford City                                 | Approved by State Credit Union Board 12-17-04      |
| 11-23-04  | Prairie Rose Credit Union, Bismarck, to merge into St. Alexius Community Credit Union, Bismarck                                 | To be acted on by State Credit Union Board 1-28-05 |
| <b><u>CREDIT UNION SERVICE ORGANIZATION</u></b> |   |  |
| 11-19-04  | Capital Credit Union, Bismarck, to invest in a CUSO   | Approved by State Credit Union Board 12-17-04      |

**BULLETIN**  
**DECEMBER 31, 2004, APPLICATIONS**

| <u>Date</u>                      | <u>Applicant</u>   | <u>Status</u>                                 |
|----------------------------------|--|---|
| <b><u>BRANCH APPLICATION</u></b> |  |   |
| 10-22-04                         | Dakota West Credit Union, Watford City, to establish a branch at 607 Dakota Ave, Riverdale | Approved by State Credit Union Board 12-17-04 |

*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.*

|   |                    |
|---|--------------------|
| U.S. Bank National Association relocated its First Bank Fargo, West Office, from 2424 13 <sup>th</sup> Ave S, Fargo, to 3225 25 <sup>th</sup> St S, Fargo | Effective 10-18-04 |
| BNC National Bank, Phoenix, AZ, opened branch at 322 E Main Ave, Bismarck   | Effective 8-3-04   |
| Bank of the West, closed Solano Branch at 1340 California Street, Las Cruces, NM  | Effective 9-10-04  |

**USURY**

The usury rate for unregulated lenders the month of January 2005 is **7.502%**.