

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
FEBRUARY 28, 2005, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
2-8-05	First International Bank & Trust, Watford City, to establish facility at 4554 38 th Avenue South, Fargo	Comment period expires 2-22-05. To be acted on by State Banking Board 3-10-05.
<u>MERGER APPLICATION</u>		
2-8-05	First State Bank of Audubon, Detroit Lakes, MN, to merge into State Bank & Trust, Fargo	Comment period expires 3-20-05. To be acted on by State Banking Board 5-12-05.
<u>INTERSTATE BRANCH APPLICATION</u>		
2-8-05	State Bank & Trust, Fargo to establish interstate branch at 920 Lake Avenue, Audubon, Detroit Lakes, MN	Comment period expires 3-20-05. To be acted on by State Banking Board 5-12-05.
<u>APPLICATION TO MOVE MAIN OFFICE</u>		
2-4-05	Union State Bank of Fargo, Fargo, to move its main office from 901 40 th Street SW, Fargo, to 4530 17 th Avenue S, Fargo	To be acted on by State Banking Board 3-10-05.

USURY

The usury rate for unregulated lenders the month of March 2005 is **7.755%**.