

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
APRIL 29, 2005, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
3-21-05	Choice Financial Group, Grafton, to establish facility at 4731 13 th Ave SW, Fargo	Comment period ends 4-7-05. To be acted on by State Banking Board 5-12-05.
4-12-04	American State Bank and Trust of Dickinson, Dickinson, to establish facility at 2201 15 th St SW, Minot	Comment period ends 4-26-05. To be acted on by State Banking Board 5-12-05.
4-22-05	Security State Bank of Hunter, Hunter, to establish facility at 210 Steele Avenue, Hope	Comment period ends 6-1-05. To be acted on by State Banking Board at a special meeting 6-05.
<u>DISCONTINUE FACILITY</u>		
3-8-05	United Community Bank of North Dakota, Leeds, to close facility located at 310B Main Street, Butte	To be acted on by State Banking Board 5-12-05
<u>MERGER APPLICATION</u>		
2-8-05	First State Bank of Audubon, Detroit Lakes, MN, to merge into State Bank & Trust, Fargo	Approved by State Banking Board 4-1-05
4-22-05	First State Bank of Hope, Hope, to merge into Security State Bank of Hunter, Hunter	Comment period ends 6-1-05. To be acted on by State Banking Board at a special meeting 6-05.
<u>INTERSTATE BRANCH APPLICATION</u>		
2-8-05	State Bank & Trust, Fargo to establish interstate branch at 920 Lake Ave, Audubon, Detroit Lakes, MN	Approved by State Banking Board 4-1-05

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<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
3-14-05	Rural Electric and Telephone Credit Union, Bismarck, to merge into First Community Credit Union, Jamestown	Comment period ends 4-30-05. To be acted on by State Credit Union Board 5-2-05.

USURY

The usury rate for unregulated lenders the month of May 2005 is **8.107%**.