

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
MAY 31, 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	Approved 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	Approved 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.
5-3-05	McVile State Bank, McVile, to establish facility at 321 Hwy 15, Northwood	Preliminary application
<u>MERGER APPLICATION</u>		
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>MERGER APPLICATION</u>		
3-14-05	Rural Electric and Telephone Credit Union, Bismarck, to merge into First Community Credit Union, Jamestown	Considered by State Credit Union Board 5-2-05; to be continued at 6-3-05 meeting.
<u>APPLICATION TO ESTABLISH A BRANCH</u>		
5-31-05	Elm River Credit Union, Page, to establish a branch at Horace	Preliminary application

BULLETIN
MAY 31, 2005, APPLICATIONS

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
5-27-05	Dakota West Credit Union, Watford City, to expand its field of membership to include a 50 mile radius of Washburn	Preliminary application
5-31-05	Elm River Credit Union, Page, to expand its field of membership to include a 50 mile radius of Horace	Preliminary application

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.

Dakota Community Bank, Hebron, to convert to a national charter, to be known as Dakota Community Bank, National Association	Received by OCC 4-20-05 Approved by OCC 5-12-05
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USURY

The usury rate for unregulated lenders the month of June 2005 is **8.235%**.