

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
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***BULLETIN
SEPTEMBER 30, 2005, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>APPLICATION TO MOVE MAIN OFFICE</u>		
8-12-05	Heartland Trust Company, Fargo, to move its main office from 120 S 8 th St, Fargo, to 1202 27 th St S, Fargo	Approved by State Banking Board 9-8-05
<u>CHANGE OF CONTROL APPLICATION</u>		
9-15-05	Davis Bancshares, Inc., McClusky, to acquire 100% of Underwood Holding Company, Underwood	Comment period ends 10-10-05. To be acted on by State Banking Board 11-10-05.
<u>MERGER APPLICATION</u>		
8-25-05	Mohall Credit Union, Mohall, to merge into Dakota West Credit Union, Watford City	To be acted on by State Credit Union Board 12-14-05
<u>APPLICATION TO ESTABLISH A BRANCH</u>		
7-29-05	Genie-Watt Credit Union, Bismarck, to establish a branch at 1424 W Century Ave, Bismarck	Approved by State Credit Union Board 9-16-05
8-25-05	Dakota West Credit Union, Watford City, to establish a branch at 202 E Main, Mohall	To be acted on by State Credit Union Board 12-14-05
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
7-20-05	Portland Credit Union, Portland, to expand its field of membership to include 75 mile radius of Portland and immediate family members	Comment period expires 10-7-05. To be acted on by State Credit Union Board 10-14-05.
8-25-05	Dakota West Credit Union, Watford City, to expand its field of membership to include a 50 mile radius of Mohall	To be acted on by State Credit Union Board 12-14-05
9-22-05	Elm River Credit Union, to expand its field of membership to include a 75 mile radius of Page	Pending application

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The following is compiled from the Office of the Comptroller of the Currency Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.

Bremer Bank, National Association, Fargo, closed branch at 801 5 th Ave S, Devils Lake	Effective 10-1-04
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USURY

The usury rate for unregulated lenders the month of October 2005 is **8.809%**.