

*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 28, 2006, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>CHANGE OF CONTROL APPLICATION</u>		
3-22-06	Cornerstone Holding Company, Inc., Fargo, to acquire 100% of the common stock of Citizens Incorporated, Enderlin	Comment period ends 4-26-06. To be acted on by State Banking Board 5-11-06.
<u>APPLICATION TO ESTABLISH INTERSTATE BRANCH</u>		
4-19-06	Starion Financial, Bismarck, to establish an interstate branch at 725 Heartland Trail, Madison, WI	Comment period ends 5-2-06. To be acted on by State Banking Board 5-11-06.
<u>APPLICATION TO CLOSE FACILITY</u>		
3-10-06	Western State Bank, Devils Lake, to close facility located at 2000 44 <sup>th</sup> St SW, Fargo	Comment period ends 4-20-06. To be acted on by State Banking Board 5-11-06.
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
2-7-06	St. Alexius Community Credit Union, Bismarck, to expand its field of membership to include a 75 mile radius from its main office	Approved by State Credit Union Board 4-21-06
3-23-06	Hometown Credit Union, Kulm, to expand its field of membership to include a 75 mile radius of its main office	Comment period ends 5-16-06. To be acted on by State Credit Union Board 6-23-06.
<u>APPLICATION TO ESTABLISH A BRANCH</u>		
4-17-06	Citizens Community Credit Union, Devils Lake, to establish a branch at 1925 13 <sup>th</sup> Ave N, Grand Forks	Preliminary application
<u>MERGER APPLICATION</u>		
2-1-06	Kintyre Credit Union, Kintyre, to merge into First Community Credit Union, Jamestown	Approved by State Credit Union Board 4-21-06

USURY

The usury rate for unregulated lenders the month of May 2006 is **9.925%**.

**PLEASE NOTE: The State Banking Board meeting will begin at 8:00 a.m. on May 11, 2005. The State Credit Union Board meeting has been rescheduled from June 2 to June 23, 2006.**

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