

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
2000 SCHAFER STREET, SUITE G
BISMARCK ND 58501-1204
701-328-9933
www.nd.gov/dfi**

***BULLETIN
OCTOBER 31, 2006, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>TRUST POWERS</u>		
10-12-06	Choice Financial Group, Grafton, application for limited trust powers	Comment period ends 11-14-06. Date of State Banking Board action has yet to be determined.

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.

Alerus Financial, National Association, Grand Forks, opened Osgood Branch, 4201 45 th St S, Fargo	Effective 6-15-06
First Security Bank, Underwood, to merge with The First National Bank of McClusky, McClusky, with name change to North Country Bank, National Association, McClusky	Received by OCC 10-11-06

USURY

The usury rate for unregulated lenders the month of November 2006 is **10.443%**.

Please provide your email address to Suzette Richardson at srichardson@nd.gov if you would prefer to receive this Bulletin by email.