

*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  
DECEMBER 29, 2006, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b><u>MERGER APPLICATION</u></b>		
10-31-06	State Bank of Streeter, Streeter, to merge with and into First State Bank of Gackle, Gackle, with name change to Dakota Heritage Bank, Gackle	Approved by State Banking Board 12-15-06
<b><u>INTERSTATE BRANCH</u></b>		
11-2-06	Security State Bank of North Dakota, Hannaford, to establish an interstate branch at 716 Paul Bunyan Drive NW, Bemidji, MN	Approved by State Banking Board 12-15-06
<b><u>INVESTMENT IN SUBSIDIARY</u></b>		
	Security State Bank of North Dakota, Hannaford, to acquire a wholly-owned subsidiary	Approved by State Banking Board 12-15-06
<b><u>NAME CHANGE</u></b>		
12-4-06	Security State Bank of North Dakota, Hannaford, to change its name to Bank Forward, Hannaford	Approved by State Banking Board 12-15-06, effective 1-1-07
12-22-06	North Dakota Air National Guard Credit Union, Fargo, to change its name to Freedom Community Credit Union, Fargo	To be acted on by State Credit Union Board 3-2-07
<b><u>FACILITY APPLICATION</u></b>		
12-1-06	Northland Financial, Steele, to establish a facility at 1313 Skyline Boulevard, Bismarck	Preliminary application
12-20-06	Cornerstone Bank, Enderlin, to establish a facility at 502 Main Street, Lisbon	Comment period ends 1-10-07

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<b><u>CHANGE OF CONTROL</u></b>		
12-18-06	Dan L. Rorvig, Teresa L. Rorvig, Robert J. Fossum and Troy D. Olson, to acquire McVille Financial Services, Inc.	Comment period ends 1-8-07. To be acted on by State Banking Board 1-11-07.

*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.*

First Security Bank, Underwood, merged into The First National Bank of McClusky, McClusky, with name change to North Country Bank, National Association, McClusky	Effective 12-1-06
Alerus Financial, National Association, Minnetonka, MN, merged into Alerus Financial, National Association, Grand Forks	Approved 12-7-06

**USURY**

The usury rate for unregulated lenders the month of January 2007 is **10.449%**.

**Please provide your email address to Suzette Richardson at [srichardson@nd.gov](mailto:srichardson@nd.gov) if you would prefer to receive this Bulletin by email.**

**State Banking Board meeting dates for 2007:  
January 11; March 1; May 10; July 12; September 13; November 8**

**State Credit Union Board meeting dates for 2007:  
March 2; June 1; September 7; December 7**