

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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DEPARTMENT OF FINANCIAL INSTITUTIONS
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***BULLETIN
FEBRUARY 28, 2007, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>BANK APPLICATION</u>		
12-22-06	BlackRidge Financial, Inc., Fargo, to organize a new state-chartered banking association to be known as BlackRidgeBANK, Fargo	Public hearing to be held on 3-6-07
12-22-06	Application by James K. Laducer, Kenneth L. Davis, Phyllis A. Jollie, and Gerald P. Willer to organize a new state-chartered banking association in Belcourt	Public hearing to be held on 3-29-07
<u>FACILITY APPLICATION</u>		
12-1-06	Northland Financial, Steele, to establish a facility at 1313 Skyline Boulevard, Bismarck	Approved by Commissioner 2-20-07
<u>INTERSTATE BRANCH</u>		
1-19-07	State Bank & Trust, Fargo, to establish an interstate branch at 128 W Cavour Ave, Fergus Falls, MN	Preliminary application. Public hearing date to be set by State Banking Board.
<u>CHANGE OF CONTROL</u>		
2-2-07	Trinity Investments, Inc., Fargo, to acquire 100% of Bank of Glen Ullin, Glen Ullin	Comment period expires 3-5-07. To be acted on by State Banking Board 3-6-07.
<u>BRANCH APPLICATION</u>		
2-27-07	American Trust Center, Dickinson, to establish a branch at 2201 15 th St SW, Minot	Preliminary application

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<u>NAME CHANGE</u>		
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

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, Minnetonka, MN, merged into Alerus Financial, National Association, Grand Forks, ND	Effective 1-20-07
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USURY

The usury rate for unregulated lenders the month of March 2007 is **10.423%**.

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