

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
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***BULLETIN
MARCH 30, 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	Approved by State Banking Board 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	Approved by State Banking Board 3-29-07
<u>LPO APPLICATION</u>		
3-6-07	State Bank & Trust, Fargo, to establish a LPO at 128 W Cavour Ave, Fergus Falls, MN	Approved by Commissioner 3-6-07
3-15-07	Bank Forward, Hannaford, to establish a LPO at Center for Innovation, University of North Dakota, 4200 James Ray Dr, Ste 175, Grand Forks	Approved by Commissioner 3-21-07
<u>INTERSTATE BRANCH</u>		
1-19-07	State Bank & Trust, Fargo, to establish an interstate branch at 128 W Cavour Ave, Fergus Falls, MN	Public hearing to be held 4-11-07
<u>CHANGE OF CONTROL APPLICATION</u>		
2-2-07	Trinity Investments, Inc., Fargo, to acquire 100% of Bank of Glen Ullin, Glen Ullin	Approved 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	Comment period ends 3-30-07

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<u>APPLICATION TO INVEST IN A SUBSIDIARY</u>		
2-23-07	Bank Forward, Hannaford, to invest in a subsidiary	Approved by State Banking Board 3-29-07
<u>TRUST COMPANY APPLICATION</u>		
2-16-07	Application for a trust company charter by AXA Financial, Inc., New York, New York, to organize a state-chartered trust company in Fargo, North Dakota <i>(see proposed Merger Application)</i>	Comment period ends 4-4-07
<u>MERGER APPLICATION</u>		
2-16-07	Frontier Trust Company, FSB, Fargo, to merge with and into proposed new state-chartered trust company to be chartered in Fargo, North Dakota <i>(see proposed Trust Company Application)</i>	Comment period ends 4-4-07
<u>CHANGE OF CONTROL APPLICATION</u>		
2-16-07	The BISYS Group, Inc., Roseland, New Jersey, to acquire all of the outstanding shares of the proposed new state-chartered trust company to be chartered in Fargo, North Dakota <i>(see proposed Trust Company Application)</i>	Comment period ends 4-4-07
<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	Approved by State Credit Union Board 3-2-07

USURY

The usury rate for unregulated lenders the month of April 2007 is **10.422%**.

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