

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
AUGUST 31, 2007, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
8-15-07	Kirkwood Bank & Trust Co., Bismarck, to establish a facility at 122 East Main, Suite 101, Bismarck	Comment period ends 9-17-07. To be acted on by Commissioner.
<u>APPLICATION TO RELOCATE FACILITY</u>		
8-7-07	Farmers State Bank of Crosby, Crosby, to relocate its facility from Main Street to 603 Main St & Heuer Parkway, Noonan	Application received 8-24-07. To be acted on by Commissioner.
<u>APPLICATION TO DISCONTINUE FACILITY</u>		
7-13-07	Union State Bank of Fargo, Fargo, to discontinue facility at 1100 13 th Ave E, West Fargo	To be acted on by the State Banking Board 9-13-07.
<u>APPLICATION TO EXERCISE TRUST POWERS</u>		
8-23-07	Cornerstone Bank, Enderlin, to exercise limited corporate trust powers	Preliminary application
<u>MERGER APPLICATION</u>		
7-30-07	Application by Town and Country Credit Union, Minot, to merge Ryder Co-op Credit Union, Ryder, into Town and Country Credit Union, Minot (<i>see related branch application</i>)	Comment period ends 10-3-07. To be acted on by State Credit Union Board 12-7-07.
<u>BRANCH APPLICATION</u>		
7-30-07	Application by Town and Country Credit Union, Minot, to establish a branch at 221 N Main St, Ryder (<i>see related merger application</i>)	Comment period ends 10-3-07. To be acted on by State Credit Union Board 12-7-07.
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
7-30-07	Application by Town and Country Credit Union, Minot, to expand its field of membership to include members who live within a 50 mile radius of Ryder	Comment period ends 10-3-07. To be acted on by State Credit Union Board 12-7-07.

USURY

The usury rate for unregulated lenders the month of September 2007 is **10.274%**.

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