

*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  
OCTOBER 31, 2008, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>CHANGE OF CONTROL</u>		
9-22-08	Randall E. Streifel to increase ownership from 20% to 100% of the outstanding common stock of Liberty Bancorporation, Inc., Powers Lake	Comment period ends 10-10-08. To be acted on by State Banking Board 11-13-08.
<u>FACILITY CLOSED</u>		
9-30-08	Choice Financial Group, Grafton, to close facility at Wal-Mart, 4731 13 <sup>th</sup> Ave S, Fargo	To be effective 12-31-08
<u>APPLICATION TO INVEST IN A SUBSIDIARY</u>		
10-24-08	Bank Forward, Hannaford, to invest in a subsidiary	To be acted on by State Banking Board 11-13-08
<u>COMMISSIONER NAME WAIVER</u>		
	GMAC Bank Corp, Utah	Approved 10-27-08
	Franklin First Financial, Ltd dba Presidents First Mortgage Bankers, Melville, NY	Denied 10-30-08

USURY

The usury rate for unregulated lenders the month of November 2008 is **7.333%**.

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