

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
DEPARTMENT OF FINANCIAL INSTITUTIONS
2000 SCHAFER STREET, SUITE G
BISMARCK ND 58501-1204
701-328-9933
www.nd.gov/dfi**

***BULLETIN
JUNE 30, 2009, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>INTERSTATE BRANCH APPLICATION</u>		
6-25-09	Unison Bank, Jamestown, to establish an interstate branch at 3740 E Southern Ave, Ste 120, Mesa, AZ	Preliminary application
<u>FACILITY APPLICATION</u>		
6-3-09	Cornerstone Bank, Enderlin, to establish a facility at 2112 N 12 th St, Bismarck	Comment period ended 6-18-09. To be acted on by State Banking Board 7-15-09.
<u>MERGER APPLICATION</u>		
4-29-09	Fargo Forum Federal Credit Union, Fargo, to merge into Town and Country Credit Union, Minot	Approved by State Credit Union Board 6-5-09
<u>FIELD OF MEMBERSHIP EXPANSION</u>		
4-21-09	Priests Credit Union, Fargo, to expand its field of membership to all Catholics who live in the State of North Dakota	Approved by State Credit Union Board 6-5-09

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, Grand Forks, closed branch at 2401 13 th Ave S, Fargo	Effective 5-8-09
--	------------------

USURY

The usury rate for unregulated lenders the month of July 2009 is **7.000% (5.865%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).

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