

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
JULY 31, 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	Approved by Commissioner 7-14-09
<u>FACILITY APPLICATION</u>		
6-3-09	Cornerstone Bank, Enderlin, to establish a facility at 2112 N 12 th St, Bismarck	Approved by Commissioner 7-9-09 Effective 7-20-09
<u>LPO APPLICATION</u>		
7-24-09	Turtle Mountain State Bank, Belcourt, to establish a LPO at 4370 Highway 281, Belcourt	Approved by Commissioner 7-28-09
<u>COMMISSIONER NAME WAIVER</u>		
	Concordia Lutheran Church Trust Fund, Crosby, ND	Approved 7-9-09
	The Center for Special Needs Trust Administration, Inc., Clearwater, FL	Approved 7-13-09
<u>MERGER APPLICATION</u>		
	Fargo Forum Federal Credit Union, Fargo, merged into Town and Country Credit Union, Minot	Effective 7-1-09

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.

Bremer Bank, National Association, to relocate its branch from 387 S 11 th St, Wahpeton, to 1613 Commerce St, Wahpeton	Received by OCC 7-6-09
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USURY

The usury rate for unregulated lenders the month of August 2009 is **7.000% (5.858%)**.

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.