

*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, 2009, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>LPO CLOSED</u>		
	State Bank & Trust, Fargo, closed its LPO at 5124 Western Ave, Sioux Falls, SD	Effective 7-31-09

COMMISSIONER NAME WAIVER

Trustland Oilfield Services, LLC, New Town, ND	Approved 8-11-09
Brooks Family Trust, Carrington, ND	Approved 8-28-09

*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.*

Bank of the West, San Francisco, CA, discontinued its branch at 1532 32 <sup>nd</sup> Ave S, Fargo, ND	Effective 7-31-09
Bremer Bank, National Association, to relocate its branch from 387 S 11 <sup>th</sup> St, Wahpeton, to 1613 Commerce St, Wahpeton	Approved 7-30-09

USURY

The usury rate for unregulated lenders the month of September 2009 is **7.000% (5.826%)**.

**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%).

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