

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
SEPTEMBER 30, 2009, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>RELOCATE INTERSTATE BRANCH</u>		
9-14-09	State Bank & Trust, Fargo, to relocate its interstate branch from 128 West Cavour Avenue, Fergus Falls, MN, to 205 West Washington Avenue, Fergus Falls, MN	To be acted on by Commissioner 10-1-09

COMMISSIONER NAME WAIVER

Great Plains Food Bank, Fargo	Approved 9-25-09
Long Properties Trust, Kilgore, TX	Approved 9-29-09
National Association of State Boards of Accountancy Center for the Public Trust, Nashville, TN	Approved 9-29-09

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.

Dacotah Bank, Aberdeen, SD, to close its branch at 2401 North Broadway, Minot, ND	To be effective 12-31-09
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USURY

The usury rate for unregulated lenders the month of October 2009 is **7.000% (5.788%)**.

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.