

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 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	Approved by Commissioner 10-1-09
<u>RELOCATE CREDIT UNION</u>		
9-3-09	Lisbon Farmers Union Credit Union relocated from 302 Main Ave to 18 5 th Ave W, Lisbon	Approved by Commissioner 9-4-09, effective 10-19-09
<u>COMMISSIONER NAME WAIVER</u>		
	Bank of America Merchant Services, LLC, Atlanta, GA	Approved 10-12-09

USURY

The usury rate for unregulated lenders the month of November 2009 is **7.000% (5.757%)**.

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.