

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
MARCH 31, 2011, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>CHANGE OF CONTROL APPLICATION</u>		
2-22-11	Western State Agency, Inc. Employee Stock Ownership Plan and Trust, Devils Lake, to acquire 28.81% of the voting shares of Western State Agency, Inc., Devils Lake	Approved by State Banking Board 3-10-11
<u>SECONDARY CAPITAL REQUEST</u>		
2-1-11	Dakota West Credit Union, Watford City, to purchase secondary capital at Dakotaland Federal Credit Union, Huron, SD	Approved by State Credit Union Board 3-4-11
<u>COMMISSIONER NAME WAIVER</u>		
	Fifth Third Bank, Cincinnati, OH	Approved 3-14-11
	American Express Centurion Bank, UT	Approved 3-15-11
<i>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.</i>		
	Dakota Community Bank, National Association, Hebron, to acquire trust powers	Approved 3-14-11
	Bremer Bank, National Association, relocated branch from 387 S 11 th St, Wahpeton, to 1618 Commerce St, Wahpeton	Effective 6-14-10

USURY

The usury rate for unregulated lenders the month of April 2011 is **7.000% (5.678%)**.

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%).