

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
FEBRUARY 29, 2012, APPLICATIONS**

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>INTERSTATE BRANCH APPLICATION</u>		
1-19-12	State Bank & Trust, Fargo, to establish a facility at 5500 Wayzata Boulevard, Suite 140, Golden Valley, MN	Approved by Commissioner 2-17-12

COMMISSIONER NAME WAIVER

U.S. Bancorp Government Leasing and Finance, Inc., Minneapolis, MN	Approved 2-15-12
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USURY

The usury rate for unregulated lenders the month of March 2012 is **7.000% (5.560%)**.

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%).