

*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  
JUNE 29, 2012, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>APPLICATION TO FORM HOLDING COMPANY</u>		
5-29-12	Beall Bancshares, Inc., Velva, ND	Comment period ends 6-18-12. To be acted on by State Banking Board 7-20-12.
<u>MERGER APPLICATION</u>		
6-20-12	State Bank & Trust, Fargo, to merge with First National Bank, Hawley, MN	Comment period ends 7-18-12. To be acted on by State Banking Board 7-20-12.
<u>NAME CHANGE</u>		
6-15-12	State Bank & Trust, Fargo, to change name to Bell State Bank & Trust, Fargo	Approved by State Banking Board 6-18-12
<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
4-24-12	Capital Credit Union, Bismarck, to expand its field of membership to include organizations and persons living within a 75 mile radius of 4510 13 <sup>th</sup> Ave S, Fargo	Approved by State Credit Union Board 6-22-12
<u>MERGER APPLICATION</u>		
4-24-12	Noridian Employees Credit Union, Fargo, to merge into Capital Credit Union, Bismarck	Approved by State Credit Union Board 6-22-12
<u>COMMISSIONER NAME WAIVER</u>		
	McLean Electric Trust, Garrison, ND	Approved 6-8-12
	Cutbank Trucking, LLC, Minot, ND	Approved 6-15-12

USURY

The usury rate for unregulated lenders the month of July 2012 is **7.000% (5.621%)**.

**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%).**