

*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 31, 2012, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>INTERSTATE BRANCH CLOSED</u>		
10-19-12	First International Bank & Trust, Watford City, to close its interstate branch at 6263 E Main St, Mesa, AZ, effective 12-28-12	To be acted on by Commissioner
10-29-12	Citizens State Bank – Midwest, Cavalier, to close its interstate branch at 101 Shevlin Ave SW, Bemidji, MN, effective 2-1-13	To be acted on by Commissioner
<u>INTERSTATE BRANCH RELOCATION</u>		
10-19-12	First International Bank & Trust, Watford City, to relocate its branch from 6840 E Indian School Rd, Scottsdale, AZ, to 2231 E Camelback Rd, Ste 107, Phoenix, AZ	To be acted on by Commissioner
<u>FACILITY RELOCATION</u>		
10-24-12	First Western Bank & Trust, Minot, to move facility from 215 Main St, Glenburn, to 2105 16 <sup>th</sup> St NW, Minot	To be acted on by Commissioner
10-30-12	Bell State Bank & Trust, Fargo, to move facility from 51 Broadway to 15 Broadway, Fargo	To be acted on by Commissioner
<u>COMMISSIONER NAME WAIVER</u>		
	Coldwell Banker of Grand Forks Inc., Grand Forks	Approved 10-24-12

USURY

The usury rate for unregulated lenders the month of November 2012 is **7.000% (5.642%)**.

**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%).**