

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.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
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***BULLETIN
NOVEMBER 30, 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 th 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	Approved by Commissioner 11-6-12

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FACILITY CLOSED

11-27-12	Farmers State Bank of Crosby, Crosby, to close its facility at 601 Main St, Noonan	Comment period ends 1-11-13
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CHANGE OF CONTROL

10-29-12	Philip G. Amundson 2012 Irrevocable Grantor Trust to acquire 38.808% of the voting stock of Beulah Bancorporation, Inc.	Approved by State Banking Board 11-28-12
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LPO APPLICATION

11-26-12	Bell State Bank & Trust, Fargo, to establish a LPO at 4600 18 th Ave NW, Rochester, MN	Approved by Commissioner 11-28-12
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BRANCH RELOCATION

11-19-12	Capital Credit Union, Bismarck, to relocate its branch from 200 Hwy 49 S to 131 W Main St, Beulah	Approved by Commissioner 11-21-12
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USURY

The usury rate for unregulated lenders the month of December 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%).