

*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  
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***BULLETIN  
DECEMBER 31, 2012, APPLICATIONS***

| <u>Date</u>                                | <u>Applicant</u>  | <u>Status</u>                     |
|--|---|-----------------------------------|
| <b><u>INTERSTATE BRANCH CLOSED</u></b>     |   |                                   |
| 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                                    | Approved by Commissioner 12-3-12  |
| 10-29-12                                   | Citizens State Bank – Midwest, Cavalier, to close its interstate branch at 101 Shevlin Ave SW, Bemidji, MN, effective 1-31-13                                     | Approved by Commissioner 12-10-12 |
| <b><u>INTERSTATE BRANCH RELOCATION</u></b> |   |                                   |
| 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 | Approved by Commissioner 12-3-12  |
| <b><u>FACILITY RELOCATION</u></b>          |   |                                   |
| 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    |
| 11-30-12                                   | Bell State Bank & Trust, Fargo, to move facility from 209 Dakota Ave to 717 2 <sup>nd</sup> Ave N, Wahpeton   | Preliminary application           |

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**DECEMBER 31, 2012, APPLICATIONS**

Date

Applicant

Status

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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LPO APPLICATION

|          |  |                                   |
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| 12-20-12 | Bell State Bank & Trust, Fargo, to establish a LPO at 299 Coon Rapids Blvd, Ste 100, Coon Rapids, MN | Approved by Commissioner 12-21-12 |
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MERGER APPLICATION

|          |  |                         |
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| 12-28-12 | Capital Credit Union, Bismarck, to merge with New Salem Credit Union, New Salem, and to expand its field of membership | Preliminary application |
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COMMISSIONER NAME WAIVER

|          |  |                   |
|----------|--|-------------------|
| 12-20-12 | State Bankshares Acquisition Corp, Fargo | Approved 12-21-12 |
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USURY

The usury rate for unregulated lenders the month of January 2013 is **7.000% (5.639%)**.

**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%).**