

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
FEBRUARY 28, 2013, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
1-23-13	Bell State Bank & Trust, Fargo, to establish a facility at 5680 23 rd Ave S Ste 101, Fargo	Approved by Commissioner 2-11-13
<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	Preliminary application
11-30-12	Bell State Bank & Trust, Fargo, to move facility from 209 Dakota Ave to 717 2 nd Ave N, Wahpeton	Preliminary application
<u>MERGER APPLICATION</u>		
1-18-13	Choice Financial Savings Bank, Comfrey, MN, to merge into Choice Financial Bank, Grafton	To be acted on by State Banking Board 3-14-12
<u>CHANGE OF CONTROL APPLICATION</u>		
2-11-13	Paul Marchell, Dennis Haugen, Richard Newman, and Ronald Kloster to each acquire 25% of the 1,779.2 of the voting shares of Full Service Agency, Inc., Buxton	Comment period ends 2-25-13. To be acted on by State Banking Board 3-14-13.
<u>LPO APPLICATION</u>		
2-18-13	Bell State Bank & Trust, Fargo, to establish LPOs at 4910 Hwy 61 N, White Bear Lake, MN; 1835 Northwestern Ave, Stillwater, MN; 1330 County Rd B West, Roseville, MN; 971 Sibley Memorial Hwy, Lilydale, MN; 405 33 rd Ave N, St. Cloud, MN	Approved by Commissioner 2-19-13

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2-18-13	Starion Financial, Bismarck, to establish LPO at 324 S Grand Ave, Sun Prairie, WI	Approved by Commissioner 2-19-13
<u>INTERSTATE BRANCH APPLICATION</u>		
2-21-13	Starion Financial, Bismarck, to establish an interstate branch at 324 S Grand Ave, Sun Prairie, WI	Preliminary application
<u>MERGER APPLICATION</u>		
12-28-12	Capital Credit Union, Bismarck, to merge with New Salem Credit Union, New Salem	Approved by State Credit Union Board 2-7-13
<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
12-28-12	New Salem Credit Union, New Salem, to expand its field of membership	Comment period ends 3-20-13. To be acted on by State Credit Union Board 3-22-13.
<u>BRANCH APPLICATION</u>		
2-15-13	Dakota Plains Credit Union, Edgeley, to establish branch offices at 105 E Main St, Fort Ransom; and 118 Fowler St, Sheldon	Comment period ends 3-29-13. To be acted on by State Credit Union Board 4-5-13.
<u>BRANCH RELOCATION</u>		
1-7-13	Western Cooperative Credit Union, Williston, to relocate its branch from 84 1 st St SE to 60 NE 2 nd St, Beach	Preliminary application

USURY

The usury rate for unregulated lenders the month of March 2013 is **7.000% (5.629%)**.

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%).