

*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  
APRIL 30, 2013, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<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	Approved by Commissioner 4-24-13
11-30-12	Bell State Bank & Trust, Fargo, to move facility from 209 Dakota Ave to 717 2 <sup>nd</sup> Ave N, Wahpeton	Approved by Commissioner 4-2-13
<u>CHARTER REVISION</u>		
4-16-13	North Country Bank NA, McClusky, to convert to a state charter	To be acted on by State Banking Board 5-30-13
<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	Approved by State Credit Union Board 4-5-13
3-20-13	Town and Country Credit Union, Minot, to establish a branch at NW Corner of 52 <sup>nd</sup> Ave & 38 <sup>th</sup> St, Fargo	Comment period ends 6-10-13. To be acted on by State Credit Union Board 6-14-13.
<u>TRUST COMPANY APPLICATION</u>		
4-26-13	Application by Kelly L. Steffes, Richard D. Thoreson, and Thomas J. Archbold to organize a state-chartered trust company charter in Fargo	Preliminary application

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<u>COMMISSIONER NAME WAIVER</u>		
	OneTrust Home Loans, San Diego, CA	Approved 4-16-13
	OneTrust Senior Lending, San Diego, CA	Approved 4-16-13
	Trustees of Tufts College, Somerville, MA	Approved 4-16-13
	BancLeasing, LLC, Plano, TX	Approved 4-29-13

*The following is compiled from the Office of the Comptroller of the Currency Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.*

Alerus Financial, National Association, Fargo, to relocate branch from 15 Broadway to 51 Broadway, Ste, 150, Fargo	Approved by OCC 3-26-13
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USURY

The usury rate for unregulated lenders the month of May 2013 is **7.000% (5.616%)**.

**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%).**