

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
JULY 31, 2013, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
5-17-13	The Union Bank, Beulah, to merge First State Bank of Wilton, Wilton, into The Union Bank, Beulah, and establish a branch in Wilton	Approved by State Banking Board 7-11-13
6-10-13	Bell State Bank & Trust, Fargo, to merge The Business Bank, Minnetonka, MN, into Bell State Bank & Trust, Fargo	Approved by State Banking Board 7-11-13
6-14-13	American Bank Center, Dickinson, to merge Community First Bank of Glendive, Glendive, MT, into American Bank Center, Dickinson	Comment period ends 7-15-13. To be acted on by State Banking Board 9-12-13.
<u>CHANGE OF CONTROL APPLICATION</u>		
5-17-13	Union Holding Company, Halliday, to acquire and merge First Wilton Bancshares, Ltd., Wilton	Approved by State Banking Board 7-11-13
5-23-13	Sarah M. Getzlaff to acquire 9% of the outstanding stock of Oliver Bancorporation, Inc., Center, which controls Security First Bank of North Dakota, New Salem	Approved by State Banking Board 7-11-13
6-20-13	Jeri Haberstroh and Charlotte Aldinger as Trustees/Administrators to retain control of Commercial Bank of Mott Employee Stock Ownership Plan, Mott, which controls Commercial Bank of Mott, Mott	Approved by State Banking Board 7-11-13
7-1-13	Tolna Bancorp, Inc., Tolna, to acquire 100% of issued and outstanding stock of McVile Financial Services, Inc., McVile, and indirectly acquire McVile State Bank, McVile	Comment period ends 8-12-13. To be acted on by State Banking Board.

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<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	Approved by State Banking Board 7-11-13
<u>FACILITY DISCONTINUED</u>		
7-5-13	Heartland State Bank, Edgeley, to close its facility at 107 Main St, Fredonia	Comment period ends 8-26-13. To be acted on by Commissioner.
<u>MERGER APPLICATION</u>		
7-18-13	Railway Credit Union, Mandan, to merge Genie-Watt Credit Union, Bismarck, into Railway Credit Union, Mandan, and establish a branch in Bismarck	Comment period ends 8-28-13. To be acted on by State Credit Union Board 9-5-13.
<u>EXPANSION OF FIELD OF MEMBERSHIP</u>		
7-18-13	Railway Credit Union, Mandan, to expand its field of membership to include in addition to its current field of membership employees of MDU Resources Group, Inc., and its subsidiaries and Ottetail Power-Coyote Station, Montana-Dakota Utilities co., Knife River Corporation and WBI Holdings (including family members and retirees of these organizations).	Comment period ends 8-28-13. To be acted on by State Credit Union Board 9-5-13.
<u>RELOCATE MAIN OFFICE</u>		
7-29-31	Dakota West Credit Union, Watford City, to relocate its main office from 329 N Main to 340 N Main, Watford City	Preliminary application
<u>RELOCATE BRANCH</u>		
6-28-13	Citizens Community Credit Union, Devils Lake, to relocate its branch from Wal-Mart, 2551 32 nd Ave S to 3351 32 nd Ave S, Grand Forks	To be acted on by Commissioner
7-29-13	First Community Credit Union, Jamestown, to relocate its branch from 149 4 th St NE to 115 5 th Ave NE, Valley City	Preliminary application

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<u>COMMISSIONER NAME WAIVER</u>		
	MidWest Bankers Insurance Services, Eden Prairie, MN	Approved 7-2-13

USURY

The usury rate for unregulated lenders the month of August 2013 is **7.000% (5.594%)**.

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%).