

*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  
SEPTEMBER 30, 2013, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
6-14-13	American Bank Center, Dickinson, to merge Community First Bank of Glendive, Glendive, MT, into American Bank Center, Dickinson	Approved by State Banking Board 9-12-13
<u>LPO APPLICATION</u>		
8-30-13	Cornerstone Bank, Fargo, to establish a LPO at 24 Main St N, Minot, to be known as Cornerstone Mortgage	Approved by Commissioner 9-3-13
<u>FACILITY APPLICATION</u>		
8-12-13	The First State Bank of Munich, Munich, to establish a facility at 1207 West Divide Avenue, Bismarck	Approved by Commissioner 9-16-13
<u>FACILITY DISCONTINUED</u>		
7-5-13	Heartland State Bank, Edgeley, to close its facility at 107 Main St, Fredonia	Approved by Commissioner 9-3-13
9-16-13	Union State Bank of Hazen, Hazen, to close its facility at 117 Main St, Zap	Preliminary application
<u>CHANGE OF CONTROL APPLICATION</u>		
9-16-13	James M. and Devon J. Goetz Family Trust Four, Mandan, to acquire 39.53% of the total 9,890 shares of outstanding common voting stock of Oliver Bancorporation, Inc.	To be acted on by State Banking Board 11-14-13

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<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>NAME CHANGE</u>		
8-14-13	The First State Bank of Munich, Munich, to change its name to Horizon Financial Bank, Munich	Approved by State Banking Board 9-12-13
<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	Approved 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).	Approved by State Credit Union Board 9-5-13
<u>RELOCATE MAIN OFFICE</u>		
7-29-13	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>		
7-29-13	First Community Credit Union, Jamestown, to relocate its branch from 149 4 <sup>th</sup> St NE to 115 5 <sup>th</sup> Ave NE, Valley City	Approved by Commissioner 9-16-13
<u>BRANCH APPLICATION</u>		
9-23-13	Citizens Community Credit Union, Devils Lake, to establish a branch at 428 Bygland Road SE, East Grand Forks, MN	Preliminary application

USURY

The usury rate for unregulated lenders the month of October 2013 is **7.000% (5.574%)**.

**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%).