

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
JANUARY 31, 2014, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY DISCONTINUED</u>		
1-27-14	Union State Bank of Fargo, Fargo, to discontinue its facility at West Acres Mall, Fargo, effective 6-30-14	Preliminary application
<u>MERGER APPLICATION</u>		
12-30-13	Farmers & Merchants State Bank of Tolna, Tolna, to merge McVille State Bank, McVille, into Farmers & Merchants State Bank of Tolna, Tolna, and to change its name to Farmers & Merchants Bank of North Dakota, Tolna	Comment period ends 1-31-14. To be acted on by State Banking Board 3-13-14.
12-30-13	Northland Educators Federal Credit Union, Fargo, to merge into First Community Credit Union, Jamestown	To be acted on by State Credit Union Board 2-12-14
<u>INTERSTATE BRANCH APPLICATION</u>		
12-30-13	Plains Commerce Bank, Hoven, SD, to establish an interstate branch at 404 S 3 rd St, Bismarck, ND	No action to be taken by State Banking Board or Commissioner
1-8-14	Dacotah Bank, Aberdeen, SD, to establish an interstate branch at 2510 8 th Ave SW, Jamestown, ND	No action to be taken by State Banking Board or Commissioner

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<u>BRANCH DISCONTINUED</u>		
1-27-14	Bank of the West, San Francisco, CA, discontinued branch at 901 Burel Ave SE, Cooperstown, ND	Effective 1-10-14
<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	Action tabled by State Credit Union Board 11-15-13
11-18-13	Capital Credit Union, Bismarck, to establish a branch at Sunrise Town Centre, Lot 1, Block 2, Bismarck	Preliminary application
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
1-24-14	United Savings Credit Union, Fargo, to expand its field of membership from "individuals who live or work in Cass and Ransom Counties in ND, Clay County, MN, and a portion of Otter Tail County in MN", to "The field of membership in this credit union shall be individuals who reside within a 75 mile radius of the main office located at 220 N. 10 th Street, Fargo, North Dakota, and members of their immediate families. Membership shall also include all credit union members existing on March 7, 2014."	Preliminary application
<u>COMMISSIONER NAME WAIVER</u>		
	Pacific Premier Bank, Irvine, CA	Approved 1-7-14
	VisionTrust, Colorado Springs, CO	Approved 1-31-14

USURY

The usury rate for unregulated lenders the month of February 2014 is **7.000% (5.576%)**.

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%).