

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
APRIL 30, 2014, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
2-20-14	Choice Financial Group, Grafton, to merge Great Plains National Bank, Belfield, into Choice Financial Group, Grafton	Approved by State Banking Board 4-10-14
<u>CHANGE OF CONTROL APPLICATION</u>		
4-21-14	Robert F. Wishek, as co-trustee of the McIntosh County Bank Holding Company, Inc.'s 2012 Voting Trust Agreement to retain 25% or more of the shares of McIntosh County Bank Holding Company, Inc.	Preliminary application
<u>NAME CHANGE</u>		
3-31-14	Frontier Trust Company, Fargo, to change its name to Ascensus Trust Company, Fargo	To be acted on by State Banking Board 5-9-14
<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 organizations and persons living within a 75 mile radius of the home office of the credit union, 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 (date to be determined)."	Preliminary application

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<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	Approved by State Credit Union Board 4-2-14

COMMISSIONER NAME WAIVER

First Equity Mortgage Bankers, Inc.	Denied 4-16-14
NPT Charitable Asset Trust, Mesa, AZ	Approved 4-29-14

USURY

The usury rate for unregulated lenders the month of May 2014 is **7.000% (5.577%)**.

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%).

REMINDER
DAY WITH THE COMMISSIONER
(BANKS)
Will be held Wednesday, May 7, 2014

PLEASE NOTE
The State Banking Board Meeting
has been changed from
May 8, 2014 to May 9, 2014