

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
JULY 31, 2014, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<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.	Approved by State Banking Board 7-10-14
5-27-14	Charles A. Bon and Thomas A. Bon to acquire control of The First and Farmers Bank Holding Company, Portland	Approved by State Banking Board 7-10-14
6-20-14	TS Contrarian Bancshares, Inc., Treynor, IA, to acquire 100% of The Bank of Tioga, Tioga, ND	Approved by State Banking Board 7-10-14
<u>RELOCATION OF MAIN OFFICE</u>		
4-14-14	State Bank of Bottineau, Bottineau, to relocate its main office from 514 Thompson St, Bottineau, to its current facility location at 105 11 th St E, Bottineau	Comment period ended 7-18-14. To be acted on by State Banking Board.
6-13-14	Choice Financial Group, Grafton, to relocate its main office from 645 Hill Ave, Grafton, to 4501 23 rd Ave S, Fargo	Approved by State Banking Board 7-10-14
<u>RELOCATION OF FACILITY</u>		
6-13-14	Choice Financial Group, Grafton, to relocate its facility from 4501 23 rd Ave S, Fargo, to 645 Hill Ave, Grafton	Approved by State Banking Board 7-10-14

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<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>INTERSTATE BRANCH</u>		
6-16-14	Bell State Bank & Trust, Fargo, to establish an interstate branch at 563 Bielenberg Dr, Woodbury, MN	Approved by Commissioner 7-3-14

FACILITY APPLICATION

7-9-14	Choice Financial Group, Fargo, to establish a facility at 324 North 3 rd St, Ste 3, Bismarck	Approved by Commissioner 7-29-14
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COMMISSIONER NAME WAIVER

The United States Friends of The David Sheldrick Wildlife Trust, Inc., Mesa, AS	Approved 7-2-14
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Sterling Real Estate Trust, Fargo	Approved 7-28-14
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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.

The following Bremer Bank, National Association, locations: Alexandria, MN; Brainerd, MN; Fargo, ND; Grand Forks, ND; International Falls, MN; Menomonie, WI; St. Cloud, MN; and Willmar, MN, to merge into Bremer Bank, National Association, St. Paul, MN	Received by OCC 7-2-14
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USURY

The usury rate for unregulated lenders the month of August 2014 is **7.000% (5.562%)**.

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%).