

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
NOVEMBER 28, 2014, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>CHANGE OF CONTROL</u>		
11-5-14	TS Contrarian Bancshares, Inc., Treynor, IA, to acquire 100% of the shares of Hanisch Bankshares LTD, Crosby, and thereby acquire control Farmers State Bank of Crosby	Comment period ends 12-9-14. To be acted on at special State Banking Board meeting 12-18-14.
<u>MERGER APPLICATION</u>		
9-10-14	Lakeside State Bank, New Town, and McKenzie County Bank, Watford City, to merge with and into Cornerstone Bank, Fargo	Approved by State Banking Board 11-13-14
11-5-14	Bank of Tioga, Tioga, to merge Farmers State Bank of Crosby, Crosby, into the Bank of Tioga, Tioga	Comment period ends 11-21-14. To be acted on at a special State Banking Board meeting 12-18-14.
11-6-14	Starion Financial, Bismarck, for authorization to acquire substantially all of the assets and assume substantially all of the liabilities of WPS Community Bank, FSB, Madison, WI	Comment period ends 12-8-14. To be acted on at a special State Banking Board meeting 12-18-14.
<u>DISCONTINUE FACILITY</u>		
9-2-14	North Country Bank, McClusky, to discontinue its facility at 109 Main St, Mercer	Approved by Commissioner 11-25-14

USURY

The usury rate for unregulated lenders the month of December 2014 is **7.000% (5.554%)**.

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%).