

*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  
DECEMBER 31, 2014, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b><u>CHANGE OF CONTROL</u></b>		
11-5-14	TS Contrarian Bancshares, Inc., Treynor, IA, to acquire 100% of the shares of Hanisch Bankshares, LTD, Crosby, and thereby acquire control of Farmers State Bank of Crosby	Approved by State Banking Board 12-18-14
12-3-14	Jeffrey D. Anderson and Bruce A. Anderson to acquire control of the Lakota Bank Holding Company, Inc., Lakota	Approved by State Banking Board 12-29-14
<b><u>MERGER APPLICATION</u></b>		
11-5-14	The Bank of Tioga, Tioga, to merge Farmers State Bank of Crosby, Crosby, into The Bank of Tioga, Tioga	Approved by State Banking Board 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	Approved by State Banking Board 12-18-14
<b><u>DISCONTINUE FACILITY</u></b>		
12-23-14	Western State Bank, Devils Lake, to close its facility at 199 Main St, Willow City, effective 3-23-15	Preliminary application

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<u>RELOCATION OF INTERSTATE BRANCH</u>		
12-26-14	Western State Bank, Devils Lake, to relocate its interstate branch from 928 W Chandler Blvd, Chandler, AZ, to 976 W Chandler Blvd, Chandler, AZ	Comment period ends 1-9-15

USURY

The usury rate for unregulated lenders the month of January 2015 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%).**