

*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  
JANUARY 31, 2015, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
1-2-15	Dakota Heritage Bank of North Dakota, Hunter, to merge The National Bank of Harvey, Harvey, into Dakota Heritage Bank of North Dakota, Hunter	Comment period ends 2-2-15. To be acted on by State Banking Board 3-12-15.
1-27-15	American Bank Center, Dickinson, to merge North Country Bank, McClusky, into American Bank Center, Dickinson	Comment period ends 2-27-15. To be acted on by State Banking Board 3-12-15.
<u>INTERSTATE BRANCH APPLICATION</u>		
1-5-15	Western State Bank, Devils Lake, to establish an interstate branch at 10050 West Bell Road, Sun City, Arizona	Approved by Commissioner 1-28-15
<u>DISCONTINUE FACILITY</u>		
12-23-14	Western State Bank, Devils Lake, to close its facility at 199 Main St, Willow City, effective 3-23-15	Preliminary application
<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

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<u>LPO APPLICATION</u>		
1-23-15	Bell State Bank & Trust, Fargo, to establish LPOs at 3646 Washington Ave, Ste 100, Eagan, MN; and 3950 3 <sup>rd</sup> St N, St. Cloud, MN	Approved by Commissioner 1-28-15

COMMISSIONER NAME WAIVER

Hughbanks Trucking, LLC, Columbus, MD	Approved 1-5-15
Entrust Datacard Corporation, Shakopee, MN	Approved 1-7-15
Customers Bank, Philadelphia, PA	Approved 1-14-15
Second Harvest Food Bank of Santa Clara and San Mateo Counties, Carlsbad, CA	Approved 1-21-15

USURY

The usury rate for unregulated lenders the month of February 2015 is **7.000% (5.566%)**.

**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%).**