

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
JUNE 30, 2015, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>DISCONTINUE INTERSTATE BRANCH</u>		
3-6-15	Unison Bank, Jamestown, to discontinue interstate branch at 20713 E Ocotillo Rd, Ste 101, Queen Creek, AZ	Approved by Commissioner 6-1-15
<u>FACILITY APPLICATION</u>		
5-19-15	First International Bank & Trust, Watford City, to establish a facility at 1533 N 12 th St, Bismarck	Approved by Commissioner 6-1-15
<u>DISCONTINUE FACILITY APPLICATION</u>		
5-20-15	Farmers & Merchants Bank of North Dakota, Tolna, to close facility located at 321 Hwy 15, Northwood	Comment period ends 7-6-15. To be acted on by Commissioner.
<u>CHANGE OF CONTROL APPLICATION</u>		
6-12-15	Choice Financial Holdings, Inc., Fargo, to acquire Northland Financial, Steele	To be acted on by State Banking Board 7-15-15.

USURY

The usury rate for unregulated lenders the month of July 2015 is **7.000% (5.589%)**.

**PLEASE NOTE:
The State Banking Board meeting to be held July 9, 2015,
has been rescheduled for July 15, 2015.**

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%).