

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
2000 SCHAFER STREET, SUITE G
BISMARCK ND 58501-1204
701-328-9933
www.nd.gov/dfi**

***BULLETIN
SEPTEMBER 30, 2015, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
9-4-15	Northland Financial, Steele, to merge with and into Choice Financial Group, Fargo	To be acted on by State Banking Board 10-15-15
<u>CHANGE OF CONTROL APPLICATION</u>		
9-17-15	James L. Williams, III, to increase his share of ownership of Goose River Holding Company, Mayville, from 24.9% to 28.1%	To be acted on by State Banking Board 10-15-15
<u>DISCONTINUE FACILITY</u>		
8-24-15	Kirkwood Bank & Trust Co., Bismarck, to discontinue facility at 826 Kirkwood Plaza, Bismarck	Preliminary application
<u>COMMISSIONER NAME WAIVER</u>		
	Bankers Life Securities, Inc., Carmel, IN	Approved 9-8-15
<u>USURY</u>		
The usury rate for unregulated lenders the month of October 2015 is 7.000% (5.632%) .		

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%).