

*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  
FEBRUARY 29, 2016, APPLICATIONS**

Date

Applicant

Status

<u>MERGER APPLICATION</u>		
11-12-15	North Star Community Credit Union, Maddock, to merge Ascentia Federal Credit Union, Minot, with and into North Star Community Credit Union, Maddock; to establish a branch at 1400 S Broadway, Minot; and expand its field of membership	To be acted on by State Credit Union Board 3-15-16
<u>DISCONTINUE INTERSTATE BRANCH</u>		
2-18-16	Bank Forward, Hannaford, to discontinue interstate branch at 316 1 <sup>st</sup> St N, Hackensack, MN, effective 5-27-16	To be acted on by Commissioner
<u>USURY</u>		
The usury rate for unregulated lenders the month of March 2016 is <b>7.000% (5.844%)</b> .		

**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%).