

## Amendment to Articles

5/26/2026	United Valley Bank, Cavalier, ND – Request to amend Articles of Incorporation.	In review
-----------	--	-----------

## Branch

5/27/2026	Heartland Trust Company, Fargo, ND – Request to establish a trust branch at 2601 12th Ave S, Fargo, ND.	In review
-----------	---	-----------

## Bylaw Change

3/30/2026	First Community Credit Union, Jamestown, ND – Request to amend bylaws.	In review
-----------	--	-----------

## Change of Control

3/31/2026	First Holding Company of Cavalier, Inc., Cavalier, ND – Change of Control Application for Barbara J. Mayo 2020 GST Trust to join the Mayo Family Shareholder Group, a group acting in concert that controls United Valley Bank, Cavalier ND.	Approved by the Commissioner 5/13/2026
5/12/2026	First Holding Company of Cavalier, Inc., Cavalier, ND – Change of Control Application for Robert J. Mahar to join the Mahar Family Shareholder Group, a group acting in concert, which collectively controls more than 10 percent of the shares of the company. First Holding Company of Cavalier, Inc. is the parent company of United Valley Bank, Cavalier, ND.	In comment period

## Facility Closure

3/24/2026	First United Bank, Park River, ND – Application to close facility located at 407 5 <sup>th</sup> Ave, Cando, ND.	Approved by the Commissioner 5/5/2026
-----------	--	--

## Field of Membership Expansion

5/14/2026	Railway Credit Union, Mandan, ND – Application to expand Field of Membership to include First Responders.	Awaiting Board decision
-----------	---	-------------------------

## Interstate Branch

4/20/2026	Cornerstone Bank, Fargo, ND – Application to establish an interstate branch at 3307 7 <sup>th</sup> Ave SE, Aberdeen, SD.	In comment period
3/17/2026	Cornerstone Bank, Fargo, ND – Application to establish an interstate branch at 104 1st Ave NW, Watertown, SD.	Approved by the Commissioner 5/5/2026

## Name Waiver

5/26/2026	The Just Trust for Education, Durham, NC – Request to use the word "Trust" in the registered trade name.	Approved by the Commissioner 5/28/2026
5/06/2026	First-Citizens Bank & Trust Company, Raleigh, NC – Request to use the words "Bank" and "Trust" in the registered trade name.	Approved by the Commissioner 5/12/2026

## Relocate Main Office

5/1/2026	Western State Bank, Devils Lake, ND – Application to temporarily relocate its main office from 110 Fourth Street SE, Devils Lake, to 508 College Drive South, Devils Lake.	Approved by the Commissioner 5/29/2026
----------	--	---

## Usury Rate

The usury rate for unregulated lenders for the month of June 2026 is 9.070%.

1200 Memorial Highway  
Bismarck, ND 58504  
(701)328-9933

This Bulletin informs North Dakota financial institutions and the public of applications by state-chartered banks, state-chartered credit unions, and trust companies to be acted upon. This Bulletin is for informational purposes only and does not constitute legal notice of an application.