

APPLICATIONS

7.1.2026

Amendment to Articles

5/26/2026	United Valley Bank, Cavalier, ND – Request to amend Articles of Incorporation.	Approved by the State Banking Board 7/1/2026
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Branch

5/27/2026	Heartland Trust Company, Fargo, ND – Request to establish a trust branch at 2601 12th Ave S, Fargo, ND.	Approval not required
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Bylaw Change

3/30/2026	First Community Credit Union, Jamestown, ND – Request to amend bylaws.	Approved by the State Credit Union Board 6/18/2026
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Change of Control

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.	Approved by the Commissioner 6/30/2026
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Field of Membership Expansion

5/14/2026	Railway Credit Union, Mandan, ND – Application to expand Field of Membership to include First Responders.	Approved by the State Credit Union Board 6/18/2026
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Interstate Branch

4/20/2026	Cornerstone Bank, Fargo, ND – Application to establish an interstate branch at 3307 7 th Ave SE, Aberdeen, SD.	Approved by the Commissioner 6/2/2026
6/29/2026	First Western Bank & Trust, Minot, ND – Request to establish an interstate branch at 490 West Willow Street, Harrisburg, SD.	In review

Loan Production Office

6/9/2026	Bell Bank, Fargo, ND – Application to establish a loan production office at 312 SW Main Street, Lee's Summit, MO.	Approved by the Commissioner 6/11/2026
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Name Waiver

6/1/2026	MVB Bank, Inc., Fairmont, WV– Request to use the word "Bank" in the registered trade name.	Approved by the Commissioner 6/2/2026
6/25/2026	Union Leasing Trust, Oak Brook, IL – Request to use the word "Trust" in the registered trade name.	Approved by the Commissioner 6/26/2026

Request to Hold Investment in Service Corporation

6/23/2026	First International Bank & Trust, Watford City, ND – Request to invest in Rebolt Financial Technologies, LLC.	Approved by State Banking Board 7/1/2026
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Usury Rate

The usury rate for unregulated lenders for the month of July 2026 is 9.093%.

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.