

State Banking Board

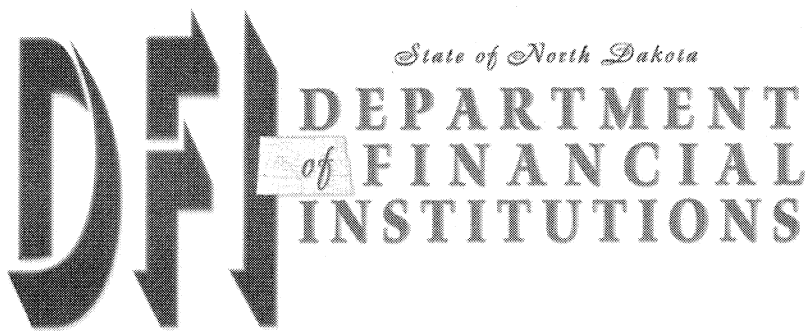
State Credit Union Board

Report to the
GOVERNOR

For the Biennial Period
JULY 1, 2015 to JUNE 30, 2017



Robert J. Entringer
Commissioner



Robert J. Entringer
Commissioner

Aaron K. Webb
Assistant Commissioner

I. Lise Kruse
Chief Examiner - Banks

Corey J. Krebs
Chief Examiner - Credit Unions

CSBS ACCREDITED 1993
NASCUS ACCREDITED 2000
CSBS/AARMR MORTGAGE ACCREDITED 2015

November 2017

Honorable Doug Burgum
Governor
State of North Dakota
Bismarck ND 58505

Dear Governor Burgum:

It is my privilege to present the Biennial Report of the Department of Financial Institutions, State Banking Board, and State Credit Union Board. The Report presents statistical information and major State Banking Board and State Credit Union Board actions for North Dakota's state-chartered banks and credit unions. The Report also presents lists of the Department's licensed collection agencies, money brokers, deferred presentment service providers, money transmitters, and debt settlement service providers.

I am pleased to report that North Dakota's financial institutions remain healthy. At the end of the biennial period, 69 state-chartered banks, 21 state-chartered credit unions, and 4 state-chartered trust companies were operating in North Dakota.

During the biennial period the State Banking Board approved applications for the following: 2 state-chartered banks merged into state-chartered banks; 1 national bank converted to a state charter; 10 facilities; 2 interstate branches; 13 loan production offices; 4 deposit production offices; and 1 trust company branch.

Also during the biennial period the State Credit Union Board approved applications for the following: 1 federal credit union merged into a state-chartered credit union; 3 branches; and 1 interstate branch.

Respectfully submitted,

Robert J. Entringer, Commissioner
Chairman, State Banking Board/
State Credit Union Board

Department of Financial Institutions

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Department of Financial Institutions

DOUG BURGUM
Governor

ROBERT J. ENTRINGER
Commissioner

AARON K. WEBB
Assistant Commissioner

I. LISE KRUSE
Chief Examiner - Banks

COREY J. KREBS
Chief Examiner - Credit Unions

SARA K. SAUTER
Financial Institutions Examiner III – Credit Unions

HEIDI LABREE
Financial Institutions Examiner III – Credit Unions

DAVE HATTON
Financial Institutions Examiner III – Credit Unions

CHRIS LUDWIG
Supervising Examiner/Investigator

SHERYL SAILER
Consumer Licensing Investigator/Examiner II

BRAD FLECK
Consumer Licensing Investigator/Examiner II

MEGAN SAUER
Consumer Licensing Investigator/Examiner II

JOAN BECKER
Director of Administration

SUZETTE RICHARDSON
Administrative Staff Officer I

LISA KIRSCHMANN
Administrative Assistant III

JANILYN MURTHA
Assistant Attorney General

Fargo Bank Examination Crew

DAVID L. LESSARD, *Supervising Examiner*
ANGELA M. MILLS, *Examiner III*
PAUL MYKLEBUST, *Examiner III*
TAYLOR HARMS, *Examiner I*
VACANT, *Examiner I*

Grand Forks Bank Examination Crew

DOUGLAS G. HOSELTON, *Supervising Examiner*
THOMAS METELMANN, *Examiner III*
LACEY M. BUCHHOLZ, *Examiner III*
JARED PERSON, *Examiner II*

Bismarck Bank Examination Crew

RYAN R. SPAH, *Supervising Examiner*
CAROLENE MARTIN, *Examiner III*
LINDSEY SCHNEIDER, *Examiner I*
ALEX JACOBSEN, *Examiner I*
JOSH KOSIENSKI, *Examiner I*
HALSEY THOMPSON, *Examiner I*
DAVID NEFF, *Examiner I*

Department of Financial Institutions

STATE BANKING BOARD

- Robert J. EntringerChairman
(Commissioner)
- Nancy Baerwald.....Term Expires 6-30-2018..... Member
(Retired Market President, American Bank Center, Cando Office)
- Linda Beall.....Term Expires 6-30-2021..... Member
(Executive Vice President, Peoples State Bank of Velva, Velva)
- Kim Larson.....Term Expires 6-30-2020..... Member
(President, First State Bank of North Dakota, Arthur)
- John Schmid.....Term Expires 6-30-2019..... Member
(President, Grant County State Bank, Carson)
- Tom StennesTerm Expires 6-30-2022..... Member
(President, Harwood State Bank, Harwood)
- Cheryl ThompsonTerm Expires 6-30-2019..... Lay Member
(NDSU Core Technology Services, Fargo)

STATE CREDIT UNION BOARD

- Robert J. EntringerChairman
(Commissioner)
- Paul BruckerTerm Expires 6-30-2020..... Member
(President, Railway Credit Union, Mandan)
- George Economon.....Term Expires 6-30-2020..... Lay Member
(Fargo)
- Deb Gallagher.....Term Expires 6-30-2021..... Member
(President, Capital Credit Union, Bismarck)
- Melanie StillwellTerm Expires 6-30-2018..... Member
(President, Western Cooperative Credit Union, Williston)

Department of Financial Institutions
Commissioners
(1889-2017)

Commissioner	Years Served
Wm. G. Hayden	1889-1891
R. E. Wallace	1891-1893
Kemper Peabody	1893-1895
H. A. Langlie	1895-1901
R. E. Wallace	1901-1903
Evan S. Tyler	1903-1905
D. K. Brightbill	1905-1907
Oliver Knudson	1907-1913
S. G. Severtson	1913-1915
G. J. Johnson	1915-1917
J. R. Waters	1917-1919
O. E. Lofthus	1919-1921
Gilbert Semingson	1921-1933
Adam A. Lefor	1933-1939
John A. Graham	1939-1956
G. H. Russ, Jr.	1956-1961
Eugene Rich	1961-1966
H. L. Thorndal	1966-1969
G. W. Ellwein	1969-1977
LeRoy Gilbertson	1977-1981
L. M. Stenehjem, Jr.	1981-1983
Marilyn Foss	1983-1985
Jane M. Lundberg	1985-1986
Gary D. Preszler	1986-2001
Timothy J. Karsky	2001-2010
Robert J. Entringer	2010-Present

Department of Financial Institutions

History of the Department

On March 9, 1887, an Act to create the office of Public Examiner was approved.

These Public Examiners shall be appointed by the Governor and shall hold office for two years from the first day of March, 1887.

The Territory divided into two districts. The southern counties were the first examiner's district and the northern counties were the second examiner's district.

Duties of said Public Examiners were to assume and exercise a constant supervision over the books and financial accounts of the several public, educational, charitable, penal and reformatory institutions, belonging to the Territory, and within said Examiner's district. Examiners to report to the Governor.

On March 10, 1893, the above was repealed; an Act providing for a State Examiner was approved.

The State Examiner shall be appointed by the Governor and confirmed by the Senate and shall hold office for the term of two years. Duties of the State Examiner were to examine the books and accounts of the Secretary of State, State Auditor, State Treasurer, Clerk of the Supreme Court, Commissioner of Insurance, County Treasurer, County Auditor, and Boards of County Commissioners and such other county offices as the County Commissioners request. In addition, the State Examiner is to assume and exercise constant supervision over the books and financial accounts of the general public, educational, charitable, penal and reformatory institutions belonging to the State.

In 1905, the Banking Board was created, consisting of the Governor, Secretary of State and Attorney General. The Governor shall be Chairman, State Examiner shall be Ex-officio Secretary, and the Attorney General Ex-officio Attorney for the Board. Regular meetings to be held first Wednesday of each month at the executive offices in Bismarck. Said Board shall have charge and control of any all associations organized for the purpose of carrying on the business of banking, savings banks and trust companies organized under the laws of State of North Dakota.

In 1935, An Act to provide for the organization of credit unions was approved and placed under the supervision of the State Banking Board.

In 1943, an amendment to Section 2, of Chapter 71, of the North Dakota Session Laws of 1933, provided for a State Banking Board consisting of two members to be appointed by the Governor. Their terms of office shall be 3 and 5 years. The State Examiner shall be Chairman and the Chief Deputy shall serve as Secretary. The Attorney General shall serve as Ex-officio, Attorney for the Board.

Department of Financial Institutions

History of the Department (Continued)

In 1945, an amendment to Section 6-01-03 of the North Dakota Revised Code of 1943, provided for a State Credit Union Board consisting of two members to be appointed by the Governor. Their terms of office shall be 3 and 5 years.

Senate Bill 181, approved February 25, 1969, authorized the name change of the State Examiner to Commissioner and management and control of the Department of Banking and Financial Institutions. Effective July 1, 1969, the duty to examine the books and accounts of state agencies, educational, charitable, penal, reformatory, county offices, cities, parks and school districts was transferred to the state auditor's office. Also in 1969, the members of the State Banking Board were expanded from 2 to 5 members; 5-year terms and met regularly in January, April, July, and October. The State Credit Union Board consisted of 2 members, appointed by the Governor; 5-year terms and met regularly in June and December.

In 1979, the State Banking Board was expanded to 6 members, of which one member shall be a lay member from the public at large. Meetings to be held bimonthly beginning in January of each year. The State Credit Union Board was also expanded from 2 to 4 members, of which one member shall be a lay member from the public at large. Meetings to be held every 3 months beginning in March of each year.

The Department of Banking and Financial Institutions has charge of the execution of all laws relating to state banks, trust companies, building and loan associations, mutual investment corporations, mutual savings corporations, banking institutions, and other financial corporations, exclusive of the Bank of North Dakota, and all credit unions organized or doing business under the laws of this State.

The Commissioner must be appointed by the Governor and confirmed by the Senate. The term of office is 4 years and commences on the first day of July in each year next following a national presidential election. The Commissioner must be a skilled accountant and may not be an incumbent of any other public office in the state; or in any county, municipality, or public institution thereof, and may not own, hold, or control any stocks, capital, or bonds, or hold the office of trustee, assignee, officer, agent, or employee of any financial institution under his jurisdiction, or of any corporation engaged in the business of guarantying or ensuring the fidelity or faithful performance of duties or the solvency of public officers or of public depositories.

The Boards have the power to make rules and regulations for the government of financial corporations supervised and noted above. The Boards shall review all reports made by the financial corporations and institutions under its jurisdiction and all reports of regular and special examinations thereof made by the commissioner, and shall approve or disapprove such reports. The Board shall make and enforce such orders,

Department of Financial Institutions

History of the Department (Continued)

as in their judgment, may be necessary or proper to protect the public and the depositors or creditors of said financial corporations and institutions.

The Commissioner is the Chairman of the State Banking Board and State Credit Union Board.

The Department, also, supervises the following: effective July, 1960 - Small Loan Companies; effective July, 1969 - Collection Agencies; effective July, 1973 - Sellers of Checks; effective July, 1975 - Consumer Finance Companies; and effective July, 1979 - Money Brokers.

Effective August 1, 1997, the Small Loan Law, NDCC Chapter 13-03, was repealed. House Bill No. 1156 combined the Small Loan and Consumer Finance Act into one title and license, NDCC Chapter 13-03.1, Consumer Finance Act.

Effective July 1, 2001, the legislature adopted a new chapter to title 13 of the North Dakota Century Code. Chapter 13-08 granted authority to the Department to license and regulate Deferred Presentment Service Providers.

Effective August 1, 2001, legislation became effective that changed the Department's name by dropping "Banking and." The newly adopted name became Department of Financial Institutions.

Effective July 1, 2005, legislation became effective to license the transmission of money. Chapter 13-09 grants authority to the Department to license and regulate money transmitters.

Effective July 1, 2009, the Consumer Finance Law, NDCC Chapter 13-3.1 was repealed, and is now incorporated under Money Brokers, NDCC Chapter 13-04.1.

Effective July 1, 2011, the Legislature adopted a new Chapter to Title 13 of the North Dakota Century Code. Chapter 13-10 granted authority to the Department to license and regulate debt settlement service providers.

Department of Financial Institutions

Accomplishments & Activities During the 2015-2017 Biennium

The Department hosted an Executive Leadership of Cybersecurity Seminar for Banks and Credit Unions in May of 2016. The seminar brought together financial institution executives, law enforcement, and state and federal regulators to discuss the cyber threat landscape, information sharing, the recently released Federal Financial Institution Examination Counsel Cybersecurity Assessment Tool, and additional cybersecurity resources for banks and credit unions. In May of 2017 the Department hosted a Day with the Commissioner for banks and a separate Day with the Commissioner for credit unions; the agenda for both meetings included information regarding the newly enacted Medical Marijuana legislation and the supervisory expectations of the Bank Secrecy Act should a bank or credit union choose to serve a business involved in the Medical Marijuana industry. In addition, the banks were updated on the State of the Banking industry, liquidity issues and the agricultural economy, 2017 legislation and a presentation on Governor Burgum's Main Street Initiative. Credit unions were updated on the State of the Credit Union industry, state and national legislative updates, and possible administrative rule changes affecting credit unions.

Identification of Trends and Direction for the Agency

In the banking industry, growth has continued although at a slower pace than in previous years. During the biennium, bank total assets grew \$933,243,000 or 5%; total loans grew \$674,587,000 or 5%; investment securities declined \$153,762,000 or (4%) as banks shifted their assets into higher earning loans and total equity grew \$71,761,000 or 4% helping to keep our banks well capitalized. One national bank converted to a state-charter during the biennium, reducing the number of national banks in North Dakota to eight compared to 69 state charters. Bank consolidation continued with two North Dakota state-chartered banks merging during the biennium. North Dakota banks added seven new facilities, not including those which occurred due to mergers; however, five facilities were closed for a net gain of 2 facilities in the biennium. In addition, the banks added two new interstate branches; and three existing interstate branches were closed during the biennium.

In the credit union industry we continue to see slower growth as well. During the biennium credit union total assets grew \$108,743,000 or 4%; total loans grew \$49,083,000 or 2%; investment securities grew \$19,657,000 or 5% and total equity grew \$30,263,000 or 12% helping to keep our credit unions well capitalized as well. Credit union consolidation also continues to occur with one federal credit union merging into a state-chartered credit union during the biennium.

We fully expect continued growth and consolidation in both the bank and credit union industries throughout the next biennium.

Department of Financial Institutions

Accomplishments & Activities During the 2015-2017 Biennium

The consumer division of the Department continues to see a dramatic increase over the last 30 years in the number of licenses issued. As of June 30, 1985, the Department had issued 85 licenses to various companies. As of June 30, 2017, the Department licensed 536 Collection Agencies, 419 Money Brokers, 34 Deferred Presentment Service Providers, 95 Money Transmitters, and 1 Debt Settlement Provider, for a total of 1,085 company licensees and 3,330 Mortgage Loan Originator individual licensees. This is compared to 975 company licensees and 1,966 Mortgage Loan Originator individual licensees as of June 30, 2015.

Department of Financial Institutions

Department Sponsored Legislation Summary

2017

The Department introduced Senate Bill No. 2100, amending Chapter 13-09 of the North Dakota Century Code, the North Dakota Money Transmitter Act. As originally introduced, the Bill amended the definition of “Money Transmission” to include “...maintaining control of virtual currencies on behalf of others”. It also created a new definition of “Virtual Currency”. As such, SB 2100 would have required all entities holding or transmitting the virtual currency of others to maintain a North Dakota money transmitter license. During the 2017 legislative session, the Bill was initially replaced by a legislative management study of virtual currency, but was later defeated.

Department of Financial Institutions

Available Publications

Bulletin – The Bulletin is published every month and available on the Department's website, as well as emailed to state-chartered banks and credit unions, national banks, federal credit unions, and miscellaneous lists.

Newsletter – The Department Newsletter is published quarterly and emailed to state-chartered banks and credit unions.

Brochure – The Department Brochure is distributed to prospective employees as an information source about the Department and its function.

Schedule of State Banking and Credit Union Board Meetings – The Department posts an annual schedule, as well as any changes or revisions, of board meetings on the Secretary of State's Public Meeting Notice website.

State Banking Board Minutes – Banking Board meetings are held every other month beginning in January. Minutes of the Open Session are available to the public.

State Credit Union Board Minutes – Credit Union Board meetings are held quarterly beginning in March. Minutes of the Open Session are available to the public.

Department website: www.nd.gov/dfi

Secretary of State's website: www.nd.gov/sos

Department of Financial Institutions
Financial Institutions Regulatory Fund

2015-2017 Income and Expenditures

	Bank Division	Credit Union Division	Consumer Division	Total
<i>Amount Forward 7-1-15</i>	\$842,833.00	\$271,596.00	\$576,943.00	\$1,691,372.00
Income:				
Assessments	5,087,372.00	1,289,848.00	0.00	6,377,220.00
Examination Fees	125,295.00	28,187.00	278,321.00	431,803.00
Application/Investigation Fees	23,500.00	1,400.00	184,816.00	209,716.00
License Fees	0.00	0.00	1,328,125.00	1,328,125.00
Interest Income	2,298.00	591.00	854.00	3,743.00
Miscellaneous Fees	1,772.00	371.00	2,427.00	4,570.00
Total Income	\$6,083,070.00	\$1,591,993.00	\$2,371,486.00	\$10,046,549.00

Expenditures:

Salaries	4,183,246.00	1,037,540.00	1,118,213.00	6,338,999.00
Operating	1,005,811.00	227,084.00	183,888.00	1,416,783.00
Contingency	0.00	0.00	0.00	0.00
Total Expenditures	\$5,189,057.00	\$1,264,624.00	\$1,302,101.00	\$7,755,782.00

<i>Amount Forward 7/1/2017</i>	\$894,013.00	\$327,369.00	\$1,069,385.00	\$2,290,767.00
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2017 - 2019 Total Appropriation

Salaries	4,565,954.00	1,110,650.00	1,137,236.00	6,813,840.00
Operating	1,070,710.00	271,262.00	234,100.00	1,576,072.00
Contingency	20,000.00	0.00	0.00	20,000.00
Total Appropriation	\$5,656,664.00	\$1,381,912.00	\$1,371,336.00	\$8,409,912.00

Department of Financial Institutions
North Dakota State-Chartered Banks
Consolidated Statement of Condition

(in thousands of dollars)

REPORTING PERIOD	12/31/2015	12/31/2016
NUMBER OF BANKS	69	69
ASSETS		
Cash & Balances due from Depository Institutions:		
Noninterest-bearing balances, currency & coin	422,306	469,984
Interest-bearing balances	446,050	626,213
Securities	3,631,974	3,478,212
Federal funds sold	68,509	151,714
Loans & Lease Financing Receivables:		
Loans & leases held for sale	138,739	147,902
Loans & leases, net of unearned income	14,737,882	15,437,534
Less: Allowance for loan & lease losses	172,594	197,659
Loans & leases, net of unearned income, allowance & reserves	14,565,288	15,239,875
Premises & fixed assets (includes capitalized leases)	345,389	379,468
Other real estate owned	21,248	30,901
Investments in unconsolidated subsidiaries & associated companies	366	4,527
Direct or indirect investment in RE ventures	0	0
Intangible assets	106,874	111,687
Other assets	371,227	410,730
TOTAL ASSETS	\$20,117,970	\$21,051,213
LIABILITIES		
Deposits:		
Total Deposits	17,328,172	18,203,698
Noninterest-bearing	3,939,857	3,979,365
Interest-bearing	13,388,315	14,224,333
Federal funds purchased & securities sold under agreements to repurchase	301,082	206,127
Other borrowed money	390,638	457,715
Subordinated notes and debentures	0	0
Other liabilities	105,272	119,106
TOTAL LIABILITIES	\$18,125,164	\$18,986,646
Minority interest in consolidated subsidiaries	\$0	\$0
EQUITY CAPITAL		
Perpetual preferred stock	500	500
Common stock	30,548	30,548
Surplus	824,097	822,500
Retained earnings	1,113,407	1,238,095
Accumulated other comprehensive income	24,254	-27,076
Other equity capital components		
TOTAL EQUITY CAPITAL	\$1,992,806	\$2,064,567
TOTAL LIABILITIES & EQUITY CAPITAL	\$20,117,970	\$21,051,213

Department of Financial Institutions

North Dakota State-Chartered Banks

Analysis of Income and Expense

(in thousands of dollars)

REPORTING PERIOD	12/31/2015	12/31/2016
NUMBER OF BANKS	69	69
INTEREST INCOME		
Domestic office loans	693,749	743,364
Lease financing receivables	11,899	11,240
Balances due from depository institutions	2,873	3,279
Securites	80,725	76,245
Federal funds sold	176	528
Other interest income	1,058	1,208
Total interest income	\$790,480	\$835,864
INTEREST EXPENSE		
Domestic office deposits	54,497	60,202
Federal funds purchased	827	701
Trading liabilities and other borrowed money	5,867	6,137
Subordinated notes and debentures	0	0
Total interest expense	\$61,191	\$67,040
NET INTEREST INCOME	\$729,289	\$768,824
PROVISION FOR LOAN & LEASE LOSSES	\$21,581	\$52,915
NONINTEREST INCOME		
Fiduciary activities	27,153	27,839
Service charges on deposit accounts	18,138	19,241
Additional noninterest income	176,838	190,180
Total noninterest income	\$222,129	\$237,260
NONINTEREST EXPENSE		
Salaries & employee benefits	381,106	405,963
Premises and equipment expense	61,492	67,434
Additional noninterest expense	158,963	168,208
Total noninterest expense	\$601,561	\$641,605
Pre-tax net operating income	328,276	311,564
Securities gains (losses)	1,119	7,586
Applicable income taxes	(47,195)	(56,677)
Income before extraordinary items	\$282,200	\$262,473
Extraordinary gains - net	0	0
Net income attributable to bank	\$282,200	\$262,473
Net income attributable to noncontrolling interests	0	0
Net income attributable to bank and noncontrolling interests	\$282,200	\$262,473
Net charge-offs	2,543	27,856
Cash dividends	135,392	139,622
Sale, conversion, retirement of capital stock, net	34	32
Net operating income	\$281,081	\$254,887

Department of Financial Institutions

Bank of North Dakota

Consolidated Statement of Condition

(in thousands of dollars)

REPORTING PERIOD	12/31/2015	12/31/2016
ASSETS		
Cash & Balances due from Depository Institutions:		
Noninterest-bearing balances, currency & coin	252,475	244,747
Interest-bearing balances	65,879	117,060
Securities	2,615,296	2,003,060
Federal funds sold & securities purchased under agreements to resell	77,905	63,070
Loans & Lease Financing Receivables:		
Loans & leases, net of unearned income	4,339,618	4,789,553
Less: Allowance for loan & lease losses	69,294	78,747
Loans & leases, net of unearned income, allowance & reserves	4,270,324	4,710,806
Premises & fixed assets (includes capitalized leases)	10,929	11,133
Other real estate owned	508	894
Intangible assets	0	0
Other assets	114,626	144,498
TOTAL ASSETS	\$7,407,942	\$7,295,268
LIABILITIES		
Deposits:		
Total deposits	5,802,142	4,887,192
Noninterest-bearing	641,264	663,156
Interest-bearing	5,160,878	4,224,036
Federal funds purchased & securities sold under agreements to repurchase	119,500	242,480
Other borrowed money	727,322	1,280,538
Other liabilities	9,485	9,325
TOTAL LIABILITIES	\$6,658,449	\$6,419,535
EQUITY CAPITAL		
Perpetual preferred stock	0	0
Common stock	2,000	2,000
Surplus	72,000	72,000
Retained earnings	673,330	789,496
Accumulated other comprehensive income	2,163	12,237
TOTAL EQUITY CAPITAL	\$749,493	\$875,733
TOTAL LIABILITIES & EQUITY CAPITAL	\$7,407,942	\$7,295,268

Department of Financial Institutions

Trend of Selected Financial Items

State-Chartered Banks

(in millions of dollars)

YEAR END	2010	2011	2012	2013	2014	2015	2016
Number of Banks	77	75	75	75	73	69	69
Total Assets	12,699	14,196	15,831	17,148	19,066	20,118	21,051
Total Loans (Net)	8,632	9,215	10,571	11,659	13,230	14,565	15,240
Loan Loss Allowance	135	140	141	153	158	173	198
Total Deposits	10,801	12,266	13,689	15,038	16,497	17,328	18,204
Total Capital	1,151	1,342	1,479	1,553	1,815	1,993	2,065
Common/Preferred Capital	33	33	33	32	32	31	31

RATIOS

Total Capital/Reserves to Total Assets	9.6%	9.5%	9.4%	9.5%	9.7%	10.1%	10.3%
Total Capital to Total Deposits	10.7%	10.9%	10.8%	10.3%	11.0%	11.5%	11.3%
Total Loans to Total Assets	68.5%	65.2%	68.0%	68.9%	70.3%	73.3%	73.4%
Loan Valuation Reser to Total Loans	1.5%	1.5%	1.3%	1.3%	1.2%	1.2%	1.3%
Total Loans to Total Deposits	81.2%	76.3%	79.4%	79.3%	81.9%	85.9%	85.6%
Increase in Deposits Prior 12 mo	7.1%	13.6%	11.6%	9.9%	9.7%	5.0%	5.1%
Increase in Loans Prior 12 mo	2.1%	6.7%	14.8%	9.7%	13.4%	10.1%	4.8%
Increase in Total Assets Prior 12 mo	5.6%	12.1%	11.5%	8.3%	11.2%	5.5%	4.6%

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Arthur 58006	First State Bank of North Dakota Kim O. Larson, CEO <i>FACILITY:</i> Main St, Buffalo 41 Langer Ave S, Casselton 318 Railway St, Enderlin Omega City Plaza, LaMoure 1002 Main St, Lisbon 205 4 th Main, Marion 620 Main Ave, Oakes BHC: First Financial Corporation	Box 98	967-8914	\$285,104
Ashley 58413	McIntosh County Bank Robert F. Wishek, Pres. <i>FACILITY:</i> 101 S Main, Zeeland BHC: McIntosh County Bank Holding Company, Inc.	Box 100	288-3491	\$95,433
Belcourt 58316	Turtle Mountain State Bank Ken Davis, Acting CEO <i>LPO:</i> 4370 Hwy 281, Belcourt	Box 310	477-5995	\$29,067
Beulah 58523	First Security Bank - West Brady Torgerson, Pres. <i>FACILITY:</i> 210 Main St, Robinson BHC: Beulah Bancorporation, Inc.	Box 69	873-4301	\$69,691
Beulah 58523	The Union Bank Wayne Hoffner, Pres. <i>FACILITY:</i> 13 Main St, Halliday 222 7 th St NW, Hazen 110 Dakota Ave, Wilton 113 Main St, Wing BHC: Union Holding Company	Box 789	873-2900	\$152,480

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Bismarck 58506	Kirkwood Bank & Trust Co. Pete Jahner, Pres. <i>FACILITY:</i> 905 Tacoma Ave, Bismarck 122 E Main St Ste 101, Bismarck 221 1 st Ave W, Dickinson <i>LPO:</i> 1524 S Broadway, Minot 9126 E Range Rider Trail, Mesa, AZ BHC: Kirkwood Bancorporation Co.	Box 6089	258-6550	\$229,373
Bismarck 58502	Starion Bank Craig Larson, Pres. <i>FACILITY:</i> 2900 N Washington St, Bismarck 1000 S Washington St, Bismarck 1300 Skyline Blvd Ste 101, Bismarck 804 E 11 th St, Bottineau 11 Main St, Dunseith 100 Main St, Ellendale 2754 Brandt Dr S, Fargo 2525 S University Dr, Fargo 109 1 st St NW, Mandan 601 Main Ave, Oakes 101 1 st St SE, Rolla <i>INTERSTATE BRANCH:</i> 1651 John Q. Hammons Dr, Middleton, WI 5900 Gisholt Dr, Monona, WI 326 S Grand Ave, Sun Prairie, WI BHC: Starion Bancorporation	Box 777	223-6050	\$1,240,701
Bottineau 58318	State Bank of Bottineau Patrick Artz, Pres. BHC: State Bank of Bottineau Holding Company	Box 327	228-2204	\$72,382
Bowman 58623	Dakota Western Bank Ronald Palczewski, Pres. <i>FACILITY:</i> 11 N Main St, Bowman 603 Adams Ave, Hettinger Rhame Farmers Equity Union, #1 Hwy 12, Rhame Hi-way 67, Scranton BHC: Dakota Western Bankshares, Inc.	Box D	523-5616	\$246,635

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Buxton 58218	First State Bank John Marchell, Pres. <i>FACILITY:</i> 2500 32 nd Ave S, Grand Forks 620 Broadway St, Thompson BHC: Full Service Insurance Agency, Inc.	Box 68	847-2600	\$176,668
Cando 58324	First State Bank of Cando David Wolsky, Pres. <i>FACILITY:</i> 210 Main St, Bisbee Main St, Rock Lake BHC: Cando Holding Company, Inc.	Box 429	968-3331	\$58,188
Carson 58529	Grant County State Bank John R. Schmid, Pres. <i>FACILITY:</i> 100 Main, Flasher BHC: Grant County Bancorporation, Inc.	Box 317	622-3491	\$36,790
Cavalier 58220	Citizens State Bank – Midwest Douglas Taylor, Pres. <i>FACILITY:</i> 529 E 5 th St, Neche 133 Stutsman St, Pembina 1112 Central Ave, Walhalla <i>INTERSTATE BRANCH:</i> 1060 Paul Bunyan Dr NW, Bemidji, MN <i>LPO:</i> 14201 N Hayden Rd, Scottsdale, AZ BHC: Pembina County Bankshares, Ltd.	Box 30	265-8484	\$116,652
Cavalier 58220	United Valley Bank Timothy Siegle, Pres. <i>FACILITY:</i> 2718 S Columbia Rd, Grand Forks 200 1 st Ave N, Grand Forks <i>INTERSTATE BRANCH:</i> 103 W 3 rd St, Argyle, MN 203 52 nd St, Hallock, MN First & Central Streets, Lancaster, MN BHC: First Holding Company of Cavalier, Inc.	Box 170	265-8331	\$245,368

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Devils Lake 58302	Western State Bank Brad Jacobson, Pres. <i>FACILITY:</i> 4302 13 th Ave S, Fargo 114 Main St, Granville Main St, Towner Main St, Upham 755 13 th Ave E, West Fargo <i>INTERSTATE BRANCH:</i> 1412 E Florence Blvd, Casa Grande, AZ 976 W Chandler Blvd, Chandler, AZ 10050 W Bell Rd, Sun City, AZ 19440 N RH Johnson Blvd, Sun City West, AZ BHC: Western State Agency, Inc., Employee Stock Ownership Plan & Trust	Box 610	662-4936	\$988,146
Dickinson 58601	American Bank Center David Ehlis, Pres. <i>FACILITY:</i> 1101 E Interstate Ave, Bismarck 1190 W Turnpike Ave, Bismarck 325 W Arbor Ave, Bismarck 401 N 4 th St, Bismarck 320 N 4 th St, Bismarck 7500 University Dr, Bismarck 505 4 th St, Cando 604 College Dr, Devils Lake 1151 3 rd Ave W, Dickinson Roundup Mall, Killdeer 217 Main St, McClusky 101 E Main St, Mandan 2201 15 th St SW, Minot 6 E 9 th St, New England 15 S Main St, Stanley 308 Lincoln Ave, Underwood <i>INTERSTATE BRANCH:</i> 319 N Merrill Ave, Glendive, MT BHC: American Bancor, Ltd.	140 1 st Ave W	483-6811	\$1,346,774
Drayton 58225	KodaBank Peter Anderson, Pres. <i>FACILITY:</i> 521 2 nd St, Minto <i>INTERSTATE BRANCH:</i> 101 5 th St, Kennedy, MN 398 Pacific Ave, Stephen, MN BHC: Drayton Bancor, Ltd.	Box 369	454-3317	\$142,028

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State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Edgeley 58433	Heartland State Bank Scott Tewksbury, Pres. <i>FACILITY:</i> 13 Main St, Kulm BHC: JBS, Inc.	Box 68	493-2817	\$64,263
Fairmount 58030	Peoples State Bank Earl Schouweiler, Pres. <i>FACILITY:</i> 1900 11 th St N, Wahpeton BHC: Dakotah Bankshares, Inc.	Box 227	474-5515	\$26,564
Fargo 58103	Aspire Financial John Ouradnik, President <i>FACILITY:</i> 415 7 th St, Hatton BHC: Hatton Bancshares, Inc.	5195 45 th St S	293-3662	\$31,923
Fargo 58106	Bell Bank Michael Solberg, Pres. <i>FACILITY:</i> 107 W Main, Bismarck 2501 S University Dr, Fargo 2704 N Broadway, Fargo 15 Broadway, Fargo 3545 25 th St S, Fargo 5050 13 th Ave SW, Fargo 203 10 th St N, Fargo 5680 23 rd Ave S, Ste 101, Fargo 717 2 nd Ave N, Wahpeton 409 Sheyenne St, West Fargo <i>INTERSTATE BRANCH:</i> 1001 Broadway St, Alexandria, MN 214 5 th St N, Breckenridge, MN 920 Lake Ave, Detroit Lakes, MN 101 Center Ave E, Dilworth, MN 205 W Washington Ave, Fergus Falls, MN 5500 Wayzata Blvd, Ste 140, Golden Valley, MN 1018 Hobart St, Hawley, MN 1333 8 th St S, Moorhead, MN 15 N Broadway, Pelican Rapids, MN 563 Bielenberg Dr, Woodbury, MN <i>LPO:</i> 350 W Burnsville Pkwy, Ste 100, Burnsville, MN 3051 2 nd St S, St. Cloud, MN	Box 10877	298-1500	\$4,426,653

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Fargo	Bell Bank (Continued)	1760 116 th Ave NW, Coon Rapids, MN		
		2524 Hennepin Ave, Minneapolis, MN		
		2500 W Cty Rd 42, Ste ES114, Burnsville, MN		
		17601 Hwy 7, Minnetonka, MN		
		3555 Willow Lake Blvd #160, Vadnais Heights, MN		
		1303 S Frontage Rd, Hastings, MN		
		840 Broadway, Forest Lake, MN		
		4154 Shoreline Dr, Ste 100, Spring Park, MN		
		7811 Great Plains Blvd, Chanhassen, MN		
		14451 Hwy 7, Minnetonka, MN		
		15322 Galaxie Ave, Ste 112, Apple Valley, MN		
		4435 E Chandler Blvd #201, Phoenix, AZ		
		1924 W Stevens #101, Bozeman, MT		
		971 Sibley Memorial Hwy, Lilydale, MN		
		405 33 rd Ave N, St. Cloud, MN		
		216 Water St, Excelsior, MN		
		17850 Kenwood Trail, Lakeville, MN		
		13875 S Hwy 13, Savage, MN		
		80 S 8 th St, Minneapolis, MN		
		1228 Vierling Dr E, Shakopee, MN		
		900 Long Lake Rd, Ste 101, New Brighton, MN		
		2025 Coulter Blvd, Ste 210, Chanhassen, MN		
		200 Coon Rapids Blvd, Ste 120, Coon Rapids, MN		
		6900 Wedgewood Rd, Ste 100, Maple Grove, MN		
		619 Riverwood Dr, Ste 202, Bismarck, ND		
		2774 Commerce Dr NW, Ste A, Rochester, MN		
		11806 Aberdeen St NE, Ste 100, Blaine, MN		
		1125 S Frontage Rd, Ste 3, Hastings, MN		
		9457 Hwy 10, Ramsey, MN		
		312 Plum St, Red Wing, MN		
		3800 American Blvd W, Bloomington, MN		
		380 Jackson St, St. Paul, MN		
		13999 60 th St N, Stillwater, MN		
		15490 101 st Ave N, Maple Grove, MN		
		4886 Hwy 61, Ste 200, White Bear Lake, MN		
		1398 S Lake St, Forest Lake, MN		
		11905 Hwy 65 NE, Blaine, MN		
	DPO:	3800 American Blvd W, Bloomington		
		4886 Hwy 61, Ste 200, White Bear Lake, MN		
		15490 101 st Ave N, Maple Grove, MN		
	TRUST OFFICE:	802 W Bannock Ste 801, Boise, ID		
		BHC: State Bankshares, Inc.		

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Fargo 58104	BlackRidgeBANK Mark Anderson, Pres. <i>FACILITY:</i> 3703 Lockport St, Bismarck 855 26 th Ave E, West Fargo <i>INTERSTATE BRANCH:</i> 3313 Hwy 295, Alexandria, MN 14084 Baxter Dr, Ste 16, Baxter, MN 301 Main Ave, Carlos, MN 35563 County Rd 3, Cross Lake, MN 228 Oak St N, Miliona, MN 23964 Smiley Rd, Nisswa, MN 5411 Lakers Lane, Nisswa, MN BHC: BlackRidge Financial, Fargo	4040 42 nd St S	364-9050	\$433,436
Fargo 58104	Choice Financial Group Brian Johnson, Pres. <i>FACILITY:</i> 201 Main St, Belfield 207 Front Ave, Bismarck 1313 Skyline Blvd, Bismarck 323 18 th St W, Dickinson 83 Main St, Ellendale 1697 S 42 nd St, Grand Forks 4501 S Washington St, Unit T, Grand Forks 123 Clark Ave, Goodrich 645 Hill Ave, Grafton 119 S Main St, LaMoure 210 8 th Ave, Langdon 101 2 nd Ave SW, Medina 202 S 5 th St, Petersburg 209 4 th St NW, South Heart 115 E Broadway, Steele 407 12 th St, Walhalla 210 Sheyenne St, West Fargo <i>INTERSTATE BRANCH:</i> 101 W Brown St, Comfrey, MN BHC: Choice Financial Holdings, Inc.	4501 23 rd Ave S	356-9700	\$1,147,002
Fargo 58103	Cornerstone Bank Pete Fullerton, Pres. <i>FACILITY:</i> 600 S 2 nd St, Bismarck 2112 N 12 th St, Bismarck 3095 15 th St W, Dickinson 2627 S University Dr, Fargo Main St, Makoti	2280 45th St S	364-9630	\$790,606

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State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Fargo	Cornerstone Bank (Continued) <i>Lots 48 & 49, Block 26, New Town</i> <i>323 S Main St, New Town</i> <i>Main St, Plaza</i> <i>11 S Main, Parshall</i> <i>106 8th Ave SE, Watford City</i> INTERSTATE BRANCH: <i>4930 S Western Ave, Sioux Falls, SD</i> LPO: <i>4749 Amber Valley Parkway, Fargo</i> <i>2551 45th St S, Ste 119, Fargo</i> <i>3001 32nd Ave S, Ste 1A, Grand Forks</i> <i>24 Main St N, Minot</i> <i>205 6th Ave SE, Aberdeen, SD</i> DPO: <i>2717 3rd Ave W, Ste A, Dickinson</i> BHC: Cornerstone Holding Company, Inc., Fargo			
Fargo 58106	Union State Bank of Fargo Mary Johnson, Pres. FACILITY: <i>3820 12th Ave NW, Fargo</i> BHC: Union Bancshares, Inc.	Box 9399	282-4598	\$97,168
Fargo 58106	VISIONBank Dan Carey, Pres. FACILITY: <i>1321 21st Ave N, Fargo</i> <i>820 34th Ave E, West Fargo</i> LPO: <i>3301 University Dr S, Fargo</i> BHC: Vision Bank Holdings, Inc., Fargo	Box 10008	364-2020	\$173,004
Fingal 58031	Quality Bank Walt Bruns, Pres. FACILITY: <i>116 Morton Ave, Page</i> BHC: Quality Bankshares, Inc.	Box 98	924-8824	\$31,628
Finley 58230	The Citizens State Bank of Finley Chad Aberle, Pres. FACILITY: <i>912 Burrell Ave SE, Cooperstown</i> <i>220 Main St S, Northwood</i> BHC: Citizens Bank Holding Company	Box 255	524-1921	\$128,180

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Forman 58032	Sargent County Bank Steven McLaen, Pres. <i>FACILITY:</i> 22 Main St N, Gwinner 201 1 st St N, Rutland BHC: Sargent Bankshares, Inc.	Box 9	724-3216	\$117,372
Garrison 58540	Garrison State Bank and Trust Bruce Schreiner, Pres. <i>FACILITY:</i> 214 Main St, Max BHC: McLean Bank Holding Company	Box 339	463-2262	\$139,230
Glen Ullin 58631	Bank of Glen Ullin Jolene Muscha, Pres. BNC: Trinity Investments, Inc., Fargo	Box 99	348-3613	\$56,938
Golva 58632	First State Bank of Golva DeeAnn Baertsch, Pres. <i>FACILITY:</i> 123 1 st Ave SE, Beach 365 3 rd Ave, Medora	Box 189	872-3656	\$79,179
Hamilton 58238	Bank of Hamilton Wesley Argue, Pres. BHC: Wall Street Holding Company	Box 108	265-8228	\$19,629
Hankinson 58041	Lincoln State Bank Robert Wurl, Pres. <i>FACILITY:</i> 39 Wiley Ave N, Lidgerwood 400 Ash Ave, Wyndmere BHC: Lincoln Holding Company	Box 250	242-7292	\$70,853
Hannaford 58448	Bank Forward Thomas Watson, Pres. <i>FACILITY:</i> 217 Warrington Ave, Bowdon 484 Main St, Carrington 802 Burrell Ave SW, Cooperstown 1301 Ralph Engelstad Dr, Grand Forks 3350 S Columbia Rd Ste A, Grand Forks	Box 100	769-2121	\$558,324

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Hannaford	Bank Forward (Continued) 400 2 nd Ave SW, Jamestown 6 S 8 th St, New Rockford 430 W Main St, Valley City 122 3 rd Ave, Wimbledon INTERSTATE BRANCH: 700 Paul Bunyan Dr NW, Bemidji, MN 106 6 th St S, Walker, MN LPO: 1202 28 th St S, Fargo BHC: Security State Bank Holding Company			
Harvey 58341	First State Bank of Harvey Howard Schaan, Pres. FACILITY: 604 Main St, Anamoose BHC: First Harvey Bancorporation, Inc.	Box 419	324-2285	\$89,866
Harwood 58042	Harwood State Bank Tom Stennes, Pres. BHC: HSB Financial Corporation	Box 5	282-3518	\$40,561
Hazelton 58544	Bank of Hazelton David Kusler, Pres.	Box 407	782-6295	\$48,468
Hazen 58545	Union State Bank of Hazen Charles Stroup, Pres. FACILITY: 504 W Main St, Beulah 1221 Main St, Hazen 105 Harmon Ave, Stanton BHC: Hazen Bancorporation, Inc.	Box 468	748-2233	\$136,726
Hunter 58048	Dakota Heritage Bank of North Dakota Jason Hauff, Pres. FACILITY: 325 Main St, Gackle 104 Dakota Ave E, Galesburg 208 3 rd St, Grandin 920 Lincoln Ave, Harvey Main St, Jud 101 N Florence St, Streeter Caledonia & First SW, Hillsboro	Box 268	874-2161	\$190,272

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Hunter	Dakota Heritage Bank of North Dakota (Continued) <i>210 Steele Ave, Hope</i> BHC: Hunter Holding Company			
Jamestown 58402	Unison Bank Kelly Rachel, Pres. <i>INTERSTATE BRANCH:</i> <i>1835 E Pecos Rd, Gilbert, AZ</i> BHC: North Star Holding Company, Inc.	Box 2056	253-5600	\$281,129
Kenmare 58746	State Bank & Trust of Kenmare James Jorgenson, Pres. <i>FACILITY:</i> <i>209 Main St N, Berthold</i> BHC: Jorgenson Holding Company	Box 727	385-4287	\$119,154
Kindred 58051	Kindred State Bank James Pearson, Pres.	Box 128	428-3121	\$32,706
Lakota 58344	State Bank of Lakota Bruce Anderson, Pres. BHC: Lakota Bank Holding Company, Inc.	Box 468	247-2413	\$46,818
Langdon 58249	Farmers and Merchants State Bank Chalmer Dettler, Pres. BHC: F&M Bancshares, Inc.	816 3 rd St	256-5431	\$92,790
Lankin 58250	Citizens State Bank of Lankin Marjie Jonasson, Pres. <i>FACILITY:</i> <i>210 Main Ave, Edinburg</i> <i>301 S Main St, Edmore</i> <i>321 Briggs Ave, Park River</i> BHC: Citizens State Bancshares	Box 155	593-6333	\$44,277

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Leeds 58346	United Community Bank of North Dakota Randy Conway, Pres. <i>FACILITY:</i> 900 Johnson St, Burlington 120 Main St, Drake 20 th Ave & 10 th St SW, Minot BHC: American Bancor, Ltd., Dickinson	Box 219	466-2000	\$323,020
Mayville 58257	The Goose River Bank Ernest Strube, Pres. <i>FACILITY:</i> 1009 Dakota Ave, Hatton 515 W Caledonia Ave, Hillsboro BHC: Goose River Holding Company	Box 506	788-3110	\$116,143
Minot 58702	First Western Bank & Trust Brenda Foster, Pres. <i>FACILITY:</i> 324 N 3 rd St, Bismarck 2105 16 th St NW, Minot 2200 15 th St SW, Minot <i>INTERSTATE BRANCH:</i> 100 Prairie Center Dr, Eden Prairie, MN BHC: Westbrand, Inc.	Box 1090	852-3711	\$1,053,660
Mohall 58761	The Citizens State Bank at Mohall James Jorgenson, Pres. <i>FACILITY:</i> Main St, Lansford 244 Main St, Sherwood BHC: Jorgenson Holding Company	Box 127	756-6364	\$61,095
Mott 58646	Commercial Bank of Mott John Fiedler, Pres. BHC: Commercial Bank of Mott ESOP	Box 40	824-2593	\$99,649

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Munich 58352	Horizon Financial Bank John Vollmer, Pres. <i>FACILITY:</i> 1207 W Divide Ave, Bismarck 205 Highway 2 W, Devils Lake Main St, Osnabrock BHC: Munich Bancshares, Inc.	Box 9	682-5331	\$131,723
Napoleon 58561	Stock Growers Bank Bruce Wentz, Pres. BHC: Napoleon Bancorporation, Inc.	Box 9	754-2226	\$63,402
New Salem 58563	Security First Bank of North Dakota James Goetz, Pres. <i>FACILITY:</i> Main St, Almont 3000 N 14 th St, Bismarck 100 W Main St, Center 614 W Main St, Mandan BHC: Oliver Bancorporation, Inc.	Box 397	843-7521	\$187,564
Park River 58270	First United Bank Steve Rehovsky, Pres. <i>FACILITY:</i> 300 Main St, Adams 205 Main Ave, Aneta 406 9 th St SW, Cooperstown 600 N 6 th St, Crystal 1011 W 11 th St, Grafton 234 2 nd St, Hoople Front & Broadway, Michigan 312 Main St, Sharon BHC: First Holding Company of Park River, Inc.	Box 150	284-7244	\$195,303
Portland 58274	The First and Farmers Bank Thomas Capouch, Pres. <i>FACILITY:</i> 124 Center Ave S, Mayville BHC: The First and Farmers Bank Holding Company	Box 158	788-3791	\$56,484
Powers Lake 58773	Liberty State Bank Randall Streifel, Pres. BHC: Liberty Bancorporation, Inc.	Box 228	464-5421	\$81,218

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Rolette 58366	Rolette State Bank Jay Myhre, Pres.	Box 126	246-3395	\$40,198
Rugby 58368	Merchants Bank Craig Johnson, Pres. <i>INTERSTATE BRANCH:</i> 216 S Ellery Ave, Fairview, MT BHC: Merchants Holding Company	Box 199	776-5811	\$110,486
Strasburg 58573	Strasburg State Bank Todd L. Lang, Pres. BHC: Strasburg Banshares, Inc.	Box 307	336-2665	\$65,119
Tioga 58852	The Bank of Tioga Joshua Guttau, CEO <i>FACILITY:</i> 11 E Central Ave, Crosby BHC: TS Contrarion Bancshares, Inc.	Box 429	664-3388	\$381,098
Tolna 58380	Farmers & Merchants Bank of North Dakota Robert Engen, Pres. <i>FACILITY:</i> 307 Winery St, Binford 201 S Main, McVillie BHC: Tolna Bancorp, Inc.	Box 405	262-4211	\$100,072
Turtle Lake 58575	Bank of Turtle Lake Wayne Stroup, Pres. BHC: McLean Bank Holding Company	Box 565	448-2323	\$49,677
Velva 58790	Peoples State Bank of Velva Richard Beall, Pres. <i>FACILITY:</i> 405 37 th Ave SW, Minot BHC: Beall Bancshares, Inc.	Box 40	338-2821	\$111,449
Washburn 58577	Farmers Security Bank Jamie Nelson, Pres. BHC: McLean Bank Holding Company	Box 310	462-3232	\$56,874

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Watford City 58854	First International Bank & Trust Stephen Stenehjem, CEO FACILITY: <i>Main St, Alexander</i> <i>1533 N 12th St, Bismarck</i> <i>143 Warrington Ave, Bowdon</i> <i>204 N Main, Elgin</i> <i>3001 S 25th St, Fargo</i> <i>3101 N Broadway, Fargo</i> <i>4501 40th Ave SW, Fargo</i> <i>78 Main Ave S, Fessenden</i> <i>910 Lincoln Ave, Harvey</i> <i>75 S Central Ave, Killdeer</i> <i>1600 S Broadway, Minot</i> <i>150 16th St SW, Minot</i> <i>2150 21st Ave NW, Minot</i> <i>215 Hwy 2 SW, Rugby</i> <i>Lot 2 Block 2 of Fox Hills Village, Watford City</i> <i>1350 13th Ave E, West Fargo</i> <i>19 4th St E, Williston</i> <i>300 11th St W, Williston</i> <i>1331 9th Ave NW, Williston</i> INTERSTATE BRANCH: <i>1628 N Higley Rd, Gilbert, AZ</i> <i>2231 E Camelback Rd Ste 107, Phoenix, AZ</i> <i>7900 E Raintree Dr, Scottsdale, AZ</i> <i>96 2nd St S, Motley, MN</i> <i>111 4th St NE, Staples, MN</i> <i>800 30th Ave S, Moorhead, MN</i> LPO: <i>2617 S Columbia Rd, Grand Forks</i> DPO: <i>2617 S Columbia Rd, Grand Forks</i> BHC: Watford City Bancshares, Inc.	Box 607	842-2381	\$2,313,883
Westhope 58793	Peoples State Bank Robert Sharkey, Pres. FACILITY: <i>Main St, Newburg</i> BHC: Peoples State Holding Company	Box 306	245-6407	\$62,060
Williston 58802	American State Bank & Trust Company of Williston David Hanson, Pres. FACILITY: <i>2523 2nd Ave W, Williston</i> BHC: American State Bank Holding Company, Inc.	Box 1446	774-4100	\$603,068

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2017

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Wishek 58495	Security State Bank Lorren Henke, Pres. <i>FACILITY:</i> 121 S Main, Lehr 203 N Broadway, Linton BHC: Wishek Bancorporation, Inc.	Box 577	452-2314	\$74,173

Department of Financial Institutions
North Dakota State-Chartered Trust Companies
Consolidated Statement of Condition
(in thousands of dollars)

REPORTING PERIOD	12/31/2015	12/31/2016
NUMBER OF TRUST COMPANIES	4	4
ASSETS		
Cash & balances due from Depository Institutions:		
Noninterest bearing balance, currency & coin	696	424
Interest-bearing balances	12,612	15,599
Securities	1,409	1,789
Trading Assets	3	3
Premises & fixed assets (including capitalized leases)	385	311
Intangible Assets	2,851	2,851
Other assets	3,845	104,839
TOTAL ASSETS	\$ 21,801	\$ 125,816
LIABILITIES		
Other liabilities	1,138	104,778
TOTAL LIABILITIES	\$ 1,138	\$ 104,778
EQUITY CAPITAL		
Common stock	1,262	1,425
Surplus	13,399	13,489
Retained earnings	6,002	6,125
Other equity capital components	0	0
TOTAL EQUITY CAPITAL	\$ 20,663	\$ 21,039
TOTAL LIABILITIES & EQUITY CAPITAL	\$ 21,801	\$ 125,817

Department of Financial Institutions
North Dakota State-Chartered Trust Companies
Summary of Trust Activity

Trust Activity By Type of Account	2015		2016	
	Number of Accounts	Amount (000's)	Number of Accounts	Amount (000's)
<u>Managed Assets:</u>				
Personal trusts and agency accounts	273	\$ 249,683	280	\$ 310,853
Retirement related trust and agency accounts:				
a. Employee benefit-defined contribution	141	\$ 322,341	143	\$ 477,715
b. Employee benefit-defined benefit	3	\$ 11,830	4	\$ 13,262
c. Other retirement accounts	446	\$ 97,385	375	\$ 117,870
Investment management agency accounts	254	\$ 151,586	233	\$ 222,559
Foundation & endowment trust and agency accts	34	\$ 31,121	38	\$ 38,430
Other fiduciary account	-	\$ -	-	\$ -
Total Managed Assets	1,151	\$ 863,946	1,073	\$ 1,180,689
<u>Non-Managed Assets:</u>				
Personal trusts and agency accounts	182	\$ 55,149	174	\$ 50,329
Retirement related trust and agency accounts:				
a. Employee benefit-defined contribution	11,310	\$ 29,214,227	12,335	\$ 32,514,797
b. Employee benefit-defined benefit	1	\$ 848	-	\$ -
c. Other retirement accounts	634	\$ 804,845	660	\$ 851,662
Investment management agency accounts	191	\$ 73,407	199	\$ 78,307
Foundation & endowment trust & agency accounts	16	\$ 9,777	17	\$ 9,868
Other fiduciary account	16	\$ 16	17	\$ 40
Total Non-Managed Assets	12,350	\$ 30,158,269	13,402	\$ 33,505,003
Custody and safekeeping accounts	76,570	\$ 17,651,878	82,764	\$ 19,500,100

Department of Financial Institutions
North Dakota State-Chartered Trust Companies
Analysis of Fiduciary and Related Services Income
(in thousands of dollars)

REPORTING PERIOD	12/31/2105	12/31/2016
NUMBER OF TRUST COMPANIES	4	4
FIDUCIARY AND RELATED SERVICES INCOME		
Personal trust and agency accounts	987	986
Retirement related trust and agency accounts		
Employee benefit-defined contribution	3,264	4,756
Employee benefit-defined benefit	31	31
Other retirement accounts	1,002	958
Corporate trust and agency accounts	0	0
Investment management agency accounts	943	1,006
Foundation and endowment trust and agency accounts	135	146
Other fiduciary accounts	0	18
Custody and safekeeping accounts	2,117	5,154
Other fiduciary and related services income	26	30
Total gross fiduciary and related services income	8,474	13,085
Less: Expenses	2,624	4,734
Less: Net losses from fiduciary and related services	0	0
Plus: Intracompany income credits for fiduciary and related services	0	0
NET FIDUCIARY AND RELATED SERVICES INCOME	\$5,850	\$8,351

Department of Financial Institutions

State-Chartered Trust Companies

Operating as of June 30, 2017

CITY / ZIP CODE	TRUST COMPANY	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Dickinson - 58601	American Trust Center Kathy Torske, Pres./CEO <i>BRANCH:</i> 401 N 4 th St, Bismarck 2201 15 th St SE, Minot 925 20 th Ave SW, Minot	140 1 st Ave W	355-4820	\$6,091
Fargo - 58103	Ascensus Trust Company Brad Kraft, Pres. BHC: C.G. JCF Holdings, Inc.	1655 43 rd St S, Ste 100	234-0207	\$133.312
Fargo - 58106	Heartland Trust Company Steven Halverson, Pres. BHC: Heartland Holding Company	Box 9135	235-2002	\$1,759
Fargo - 58108	Thoreson Steffes Trust Company Kelly Steffes, Pres.	Box 2396	478-3341	\$1,168

Department of Financial Institutions

State Banking Board Activities

CHANGE OF CORPORATE ADDRESS AUTHORIZED

State Bank of Bottineau, Bottineau, relocated to 105 11th St SE, Bottineau, *effective 6-16-15*

CHANGE OF CORPORATE NAME AUTHORIZED

Starion Financial, Bismarck, changed name to Starion Bank, Bismarck, *effective 9-28-16*

Bell State Bank & Trust, Fargo, changed name to Bell Bank, Fargo, *effective 8-21-16*

FACILITIES AUTHORIZED

American Bank Center, Dickinson, at 7500 University Dr, Bismarck, *effective 9-11-17*

Aspire Financial, Fargo, at 415 7th St, Hatton, *effective 6-30-17*

Choice Financial Group, Fargo, at 207 Front Ave, Bismarck, *effective 10-23-15*

Choice Financial Group, Fargo, at 1313 Skyline Blvd, Bismarck, Bismarck, *effective 10-23-15*

Choice Financial Group, Fargo, at 101 2nd Ave SW, Medina, *effective 10-23-15*

Choice Financial Group, Fargo, at 115 E Broadway, Steele, *effective 10-23-15*

Cornerstone Bank, Fargo, at 3095 15th St W, Dickinson, *effective 3-31-16*

VisionBANK, Fargo, at 820 34th Ave E, West Fargo, *effective 2-20-17*

Garrison State Bank and Trust, Garrison, at 214 Main St, Max, *effective 1-3-17*

First Western Bank & Trust, Minot, at 324 N 3rd St, Bismarck, *effective 4-27-16*

First United Bank, Park River, at 205 Main Ave, Aneta, *effective 5-15-17*

First United Bank, Park River, at 406 9th St SW, Cooperstown, *effective 5-15-17*

First United Bank, Park River, at 312 Main St, Sharon, *effective 5-15-17*

The Bank of Tioga, Tioga, at 11 E Central Ave, Crosby, *effective 1-20-15*

Department of Financial Institutions

State Banking Board Activities

FACILITIES AUTHORIZED (Continued)

First International Bank & Trust, Watford City, at 215 Hwy 2 SW, Rugby, *effective 11-16-15*

First International Bank & Trust, Watford City, at Lot 2, Block 2 of Fox Hills Village, Watford City, *effective 3-23-16*

FACILITIES RELOCATED

Cornerstone Bank, Fargo, from 500 2nd Ave SW, Watford City, to 106 8th Ave SE, Watford City, *effective 7-21-17*

FACILITIES DISCONTINUED

Kirkwood Bank & Trust Co., Bismarck, at 826 Kirkwood Plaza, Bismarck, *effective 12-31-15*

Western State Bank, Devils Lake, at 20 Short Ave, Fort Totten, *effective 3-1-16*

Choice Financial Group, Fargo, at 324 N 3rd St, Bismarck, *effective 10-23-15*

Farmers & Merchants Bank of North Dakota, Tolna, at 321 Hwy 15, Northwood, *effective 8-15-15*

INTERSTATE BRANCHES AUTHORIZED

Western State Bank, Devils Lake, at 19440 N R.H. Johnson Blvd, Sun City West, AZ, *effective 1-3-17*

Cornerstone Bank, Fargo, at 4930 S Western Ave, Sioux Falls, SD, *effective 6-16-16*

INTERSTATE BRANCHES RELOCATED

Unison Bank, Jamestown, from 3740 E Southern Ave, Ste 120, Mesa, AZ, to 1835 E Pecos Rd, Gilbert, AZ, *effective 7-24-17*

INTERSTATE BRANCHES DISCONTINUED

Bell Bank, Fargo, at 385 Eagle St, Audubon, MN, *effective 12-16-16*

BlackRidgeBANK, Fargo, at 406 3rd Ave E, Alexandria, MN, *effective 10-21-16*

Department of Financial Institutions

State Banking Board Activities

INTERSTATE BRANCHES DISCONTINUED (Continued)

Bank Forward, Hannaford, at 316 1st St N, Hackensack, MN, *effective 3-27-16*

MERGERS/CONSOLIDATIONS/CONVERSIONS/DISSOLUTION

H.O.M.E., Inc., Steele, merged into Choice Financial Holdings, Inc., *effective 8-31-15*

Northland Financial, Steele, merged into Choice Financial Group, Fargo, *effective 10-23-15*

First Financial Bank, Aneta, merged into First United Bank, Park River, *effective 5-15-17*

LOAN PRODUCTION OFFICES AUTHORIZED

Kirkwood Bank & Trust Co., Bismarck, at 9126 E Range Rider Trail, Mesa, AZ, *effective 2-16-16*

Bell Bank, Fargo, at 619 Riverwood Dr, Ste 252, Bismarck, ND, *effective 10-1-15*

Bell Bank, Fargo, at 2774 Commerce Dr NW, Ste A, Rochester, MN, *effective 10-28-15*

Bell Bank, Fargo, at 11806 Aberdeen St NE, Ste 100, Blaine, MN, *effective 12-24-15*

Bell Bank, Fargo, at 3800 American Blvd W, Bloomington, MN, *effective 4-21-16*

Bell Bank, Fargo, at 312 Plum St, Red Wing, MN, *effective 12-31-16*

Bell Bank, Fargo, at 380 Jackson St, St. Paul, MN, *effective 2-27-17*

Bell Bank, Fargo, at 13999 60th St N, Stillwater, MN, *effective 4-3-17*

Bell Bank, Fargo, at 15490 101st Ave N, Maple Grove, MN, *effective 5-24-17*

Bell Bank, Fargo, at 1398 S Lake St, Forest Lake, MN, *effective 7-26-17*

Bell Bank, Fargo, at 11905 Hwy 65 NE, Blaine, MN, *effective 7-26-17*

Bell Bank, Fargo, at 4886 Hwy 61, Ste 200, White Bear Lake, MN, *effective 8-7-17*

Cornerstone Bank, Fargo, at 205 6th Ave SE, Aberdeen, SD, *effective 12-12-16*

Department of Financial Institutions

State Banking Board Activities

LOAN PRODUCTION OFFICES AUTHORIZED (Continued)

First Western Bank & Trust, Minot, at 324 N 3rd St, Bismarck, ND, *effective 4-27-16*

First International Bank & Trust, Watford City, at 2617 S Columbia Rd, Grand Forks, ND, *effective 4-24-17*

LOAN PRODUCTION OFFICES DISCONTINUED

Bell Bank, Fargo, at 3351 Round Lake Blvd NW, Anoka, MN, *effective 3-31-16*

Bell Bank, Fargo, at 7300 France Ave S, Edina, MN, *effective 3-31-16*

Bell Bank, Fargo, at 650 Dodge Ave, Elk River, MN, *effective 3-31-16*

Bell Bank, Fargo, at 2100 Ford Parkway, St. Paul, MN, *effective 3-31-16*

Bell Bank, Fargo, at 11200 W 78th St, Eden Prairie, MN, *effective 3-31-16*

Bell Bank, Fargo, at 2605 Campus Dr, Plymouth, MN, *effective 3-31-16*

Bell Bank, Fargo, at 125 Lake St W, Wayzata, MN, *effective 3-31-16*

Bell Bank, Fargo, at 13784 83rd Way N, Maple Grove, MN, *effective 3-31-16*

Bell Bank, Fargo, at 1221 W Lake St, Minneapolis, MN, *effective 3-31-16*

Bell Bank, Fargo, at 4600 18th Ave NW, Rochester, MN, *effective 3-31-16*

Bell Bank, Fargo, at 5201 Eden Ave, #100, Eden Prairie, MN, *effective 4-11-16*

Bell Bank, Fargo, at 604 Bielenberg Dr, #100, Woodbury, MN, *effective 4-12-16*

Bell Bank, Fargo, at 480 W Hwy 96, Shoreview, MN, *effective 4-15-16*

Bell Bank, Fargo, at 3950 3rd St N, St. Cloud, MN, *effective 4-15-16*

Bell Bank, Fargo, at 1609 Hennepin Ave, Minneapolis, MN, *effective 4-26-16*

Bell Bank, Fargo, at 3646 Washington Ave Dr, Ste 100, Eagan, MN, *effective 5-12-16*

Department of Financial Institutions

State Banking Board Activities

LOAN PRODUCTION OFFICES DISCONTINUED (Continued)

Bell Bank, Fargo, at 7650 Edinborough Way, Ste 100, Bloomington, MN, *effective 1-11-17*

Bell Bank, Fargo, at 11314 86th Ave N, #8, Maple Grove, MN, *effective 2-17-17*

Bell Bank, Fargo, at 659 Bielenberg Dr, #100, Woodbury, MN, *effective 6-7-17*

Bell Bank, Fargo, at 4886 Hwy 61, Ste 104, White Bear Lake, MN, *effective 8-7-17*

First Western Bank & Trust, Minot, at 324 N 3rd St, Bismarck, *effective 11-28-16*

Bank Forward, Hannaford, at 1820 Sahlstrom Dr, Ste A, Crookston, MN, *effective 6-30-17*

LOAN PRODUCTION OFFICES RELOCATED

Bell Bank, Fargo, from 4600 18th Ave NW, Rochester, MN, to 4123 26th St NW, Rochester, MN, *effective 10-26-15*

Bell Bank, Fargo, from 15451 Founders Ln, Apple Valley, MN, to 15322 Galaxie Ave, Ste 112, Apple Valley, MN, *effective 4-14-16*

Bell Bank, Fargo, from 200 25th Ave S, Ste 102, St. Paul, MN, to 3051 2nd St S, St. Paul, MN, *effective 6-30-16*

DEPOSIT PRODUCTION OFFICES AUTHORIZED

Bell Bank, Fargo, at 3800 American Blvd W, Bloomington, MN, *effective 4-21-16*

Bell Bank, Fargo, at 4886 Hwy 61, Ste 200, White Bear Lake, MN, *effective 5-24-17*

First International Bank & Trust, Watford City, at 2617 S Columbia Rd, Grand Forks, ND, *effective 4-24-17*

Bell Bank, Fargo, at 15490 101st Ave N, Maple Grove, MN, *effective 5-24-17*

Department of Financial Institutions
State-Chartered Credit Unions
Statement of Assets and Liabilities

REPORTING PERIOD NUMBER OF CREDIT UNIONS	12/31/15 21	12/31/16 21
Assets:		
Cash & Equivalents	\$ 216,381,735	\$ 252,652,698
Investments:		
Total Investments	\$ 435,194,301	\$ 454,851,442
Loan & Leases:		
Loans Held For Sale	\$ 14,778,657	\$ 13,026,338
Real Estate Loans	\$ 1,004,743,400	\$ 1,079,472,082
Unsecured Loans	\$ 59,776,085	\$ 63,194,977
Other Loans	\$ 1,087,464,522	\$ 1,058,400,135
Total Loans	\$ 2,151,984,007	\$ 2,201,067,194
Less: Allowance for Loan & Lease Losses	\$ (26,435,616)	\$ (29,456,278)
Land and Building	\$ 68,534,889	\$ 69,329,193
Other Fixed Assets	\$ 9,415,237	\$ 9,536,012
NCUSIF Deposit	\$ 22,707,552	\$ 23,137,212
All Other Assets	\$ 57,689,676	\$ 64,849,810
Total Assets	\$ 2,950,250,438	\$ 3,058,993,621
Liabilities & Capital		
Dividends Payable	\$ 1,087,082	\$ 1,026,564
Notes & Interest Payable	\$ 25,414,000	\$ 27,456,552
Accounts Payable and Other Liabilities	\$ 16,439,213	\$ 20,391,673
Total Liabilities	\$ 42,940,295	\$ 48,874,789
Share Drafts	\$ 667,072,679	\$ 675,142,851
Regular Shares	\$ 644,122,324	\$ 745,368,297
All Other Shares and Deposits	\$ 1,246,954,804	\$ 1,212,047,363
Total Shares and Deposits	\$ 2,558,149,807	\$ 2,632,558,511
Regular Reserves	\$ 69,821,566	\$ 71,135,580
Other Reserves	\$ 26,778,999	\$ 28,641,030
Undivided Earnings	\$ 252,559,771	\$ 277,783,711
Total Equity	\$ 349,160,336	\$ 377,560,321
Total Liabilities, Shares and Equity	\$ 2,950,250,438	\$ 3,058,993,621

Department of Financial Institutions
North Dakota State-Chartered Credit Unions
Statement of Income and Expense

REPORTING PERIOD	12/31/2015	12/31/2016
NUMBER OF CREDIT UNIONS	21	21
Income & Expense		
Loan Income	\$ 100,538,346	\$ 104,794,990
Investment Income	\$ 6,423,876	\$ 6,858,119
Other Income	\$ 33,576,680	\$ 35,069,625
Total Employee Compensation & Benefits	\$ 55,089,263	\$ 59,662,026
Total Other Operating Expenses	\$ 38,648,429	\$ 40,298,552
Non-operating Income & (Expense)	\$ 440,511	\$ (824,493)
NCUSIF Stabilization Income	\$ -	\$ -
Provision for Loan/Lease Losses	\$ 5,458,683	\$ 6,826,761
Cost of Funds	\$ 9,071,821	\$ 10,193,780
Net Income (Loss) Before NCUSIF Stabilization Expense	\$ 32,711,217	\$ 28,917,122
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums	\$ -	\$ -
Net Income (Loss)	\$ 32,711,217	\$ 28,917,122

Department of Financial Institutions
Trend of Selected Financial Items
State-Chartered Credit Union
(in thousands of dollars)

YEAR END	2010	2011	2012	2013	2014	2015	2016
Number of Credit Unions	28	24	23	21	21	21	21
Total Assets	\$1,961,948	\$2,209,486	\$2,482,325	\$2,632,821	\$2,849,730	\$2,950,250	\$3,058,994
Total Loans	1,332,619	1,452,058	1,684,168	1,823,873	2,029,928	2,151,984	2,201,067
Total Investments	356,005	376,181	424,910	448,138	455,562	435,194	454,851
Reserves	64,912	64,376	65,333	66,622	68,283	69,822	71,136
Undivided Earnings	124,065	143,507	171,460	196,051	223,634	252,560	277,784
Shares/Deposits	1,711,484	1,942,869	2,168,617	2,303,817	2,477,416	2,558,150	2,632,559
Dividends/Interest on Deposits	19,372	14,178	11,125	9,430	8,665	8,849	9,943

Department of Financial Institutions

State-Chartered Credit Unions Operating as of June 30, 2017

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS
Bismarck 58502	Capital CU Debra Gallagher, President <i>Branch:</i> 131 W Main St, Beulah 3101 N 11 th St, Bismarck 835 S Washington St, Bismarck 1550 Burnt Boat Dr, Bismarck 3103 Yorktown Dr, Bismarck 4900 13 th Ave S #5, Fargo 145 Main St E, Hazen 600 E Main St, Mandan 316 Main Ave, New Salem	Box 2096	255-0042	\$458,747,223
Bismarck 58502	VUE Community CU Patricia Mathisen, Manager <i>Branch:</i> 1655 N Grandview Ln, Bismarck	Box 2336	223-6533	\$56,247,628
Devils Lake 58301	Citizens Community CU <i>Branch:</i> 204 Main St, Bisbee Hwy 57, Fort Totten 1215 N 42 nd St, Grand Forks 3351 32 nd Ave S, Grand Forks 200 N Main Ave, Lakota 217 Towner Ave, Larimore 512 Washington Ave, Northwood 230 Foussard Ave SW, St. John <i>Interstate Branch:</i> 428 Bygland Rd SE, East Grand Forks, MN	1117 Hwy 2 E	662-8118	\$196,564,477
Edgeley 58433	Dakota Plains CU Mike Reismour, President <i>Branch:</i> 120 1 st St N, Ellendale 204 3rd Ave, Enderlin 118 Fowler St, Sheldon	Box 248	493-2334	\$73,078,386

Department of Financial Institutions

State-Chartered Credit Unions Operating as of June 30, 2017

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS
Fargo 58108	City and County Employees CU Dawn Rognlien, Manager	Box 2772	237-4493	\$14,065,516
Fargo 58102	Freedom Community CU Mary Hagen, Manager	2940 N University Dr	232-0828	\$28,309,222
Fargo 58108	United Savings CU Nick Woodard, President <i>Branch: 2401 45th St S, Fargo Interstate Branch: 1407 Hwy 10, Dilworth, MN</i>	Box 2308	235-2832	\$58,520,379
Flasher 58535	Flasher Community CU Darla Schafer, Manager	Box 266	597-3391	\$10,380,184
Grand Forks 58201	Area Community CU Lonny Nygren, Manager	2800 S Washington	772-2690	\$23,403,496
Grand Forks 58206	Med Park CU Cheryl Malm, Manager	Box 6002	780-5733	\$19,170,285
Jamestown 58402	First Community CU Stephen Schmitz, President <i>Branch: 425 N 4th St, Bismarck 3201 Weiss Ave, Bismarck 4521 19th Ave S, Fargo 1404 12th Ave N, Fargo 334 Main Ave, Hankinson 606 25th St SW, Jamestown 302 5th Ave, Milnor 97 Broadway, Napoleon 103 N 7th St, Oakes 213 Park Ave, Portland 202 Mitchell Ave N, Steele 115 5th Ave NE, Valley City</i>	Box 2180	252-0360	\$589,645,942

Department of Financial Institutions

State-Chartered Credit Unions Operating as of June 30, 2017

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS
Jamestown	First Community CU (Continued) <i>Branch:</i> 1601 Wheatland Rd, Wahpeton 1307 Beaver Ave, Wishek			
Kulm 58456	Hometown CU Harold Hagen, Manager <i>Branch:</i> 102 Main St E, Ashley 341 Main St, Hazelton	Box 310	647-2448	\$109,366,699
LaMoure 58458	LaMoure CU Eric Musland, Manager	Box 178	883-5241	\$25,326,973
Lisbon 58054	Lisbon Farmers Union CU Dan Wagner, Manager	Box AB	683-2296	\$4,430,927
Maddock 58348	North Star Community CU Bob Herrington, CEO <i>Branch:</i> 612 Main St, Bottineau Main St, Butte 202 Division Ave S, Cavalier 1225 Hill Ave, Grafton 210 Summit Dr, Minot 1819 S Broadway, Minot 241 Hwy 2 SE, Rugby 111 Main St N, Velva 386 Main St, Willow City	Box 10	438-2222	\$179,349,353
Mandan 58554	Railway CU Paul Brucker, CEO <i>Branch:</i> 112 S 24 th St, Bismarck 300 1 st St SW, Mandan	1006 E Main St	667-9500	\$104,298,268

Department of Financial Institutions

State-Chartered Credit Unions Operating as of June 30, 2017

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS
Minot 58702	Town and Country CU Darrell Olson, President <i>Branch:</i> 815 25 th St S, Fargo 801 Broadway N, Fargo 1501 32 nd Ave S, Fargo 5181 38 th St S, Fargo 108 N Central Ave, Kenmare 3630 S Broadway, Minot 221 N Main St, Ryder 120 12 th Ave SE, Stanley 925 14 th Ave E, West Fargo	Box 2046	852-2018	\$397,553,451
New Rockford 58356	Community CU Barbara Messmer, Manager <i>Branch:</i> 1115 11 th St N, Carrington 86 Main Ave S, Fessenden	20 N 1 st St	947-5011	\$165,428,659
Page 58064	Elm River CU Erin Olstad, Manager <i>Branch:</i> 120 Spruce St, Kindred	Box 33	668-2224	\$22,259,142
Watford City 58854	Dakota West CU Jeff Meyer, CEO <i>Branch:</i> 211 1 st Ave SW, Bowman 115 Main St, Grenora 202 E Main, Mohall 900 Main St, New England 105 E Ave, New Town 609 Dakota Ave, Riverdale 118 Main St, Turtle Lake 1187 Border Lane, Washburn	Box 1496	444-6484	\$244,035,282

Department of Financial Institutions

State-Chartered Credit Unions Operating as of June 30, 2017

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS
Williston 58802	Western Cooperative CU Melanie Stillwell, CEO <i>Branch:</i> 60 2 nd St NE, Beach 290 15 th St W, Dickinson 721 State Ave N, Dickinson 412 E South Ave, Glen Ullin 701 Main St, Hebron 10 Main St, Ray 6714 Hwy 40 S, Tioga 215 Washington Ave, Williston	Box 2237	572-4000	\$322,270,498

Department of Financial Institutions

State Credit Union Board Activities

BRANCHES AUTHORIZED

North Star Community Credit Union, Maddock, at Main St, Butte, *effective 7-1-17*

North Star Community Credit Union, Maddock, at 210 Summit Dr, Minot, *effective 7-1-17*

North Star Community Credit Union, Maddock, at 1819 S Broadway, Minot, *effective 7-1-17*

North Star Community Credit Union, Maddock, at 111 Main St N, Velva, *effective 7-1-17*

North Star Community Credit Union, Maddock, at 386 Main St, Willow City, *effective 7-1-17*

Western Cooperative Credit Union, Williston, at 6714 Hwy 40 S, Tioga, *effective 2-24-17*

BRANCHES DISCONTINUED

Citizens Community Credit Union, Devils Lake, at 1925 13th Ave N, Grand Forks, *effective 3-1-17*

North Star Community Credit Union, Maddock, at 1400 S Broadway, Minot, *effective 7-1-17*

Dakota West Credit Union, Watford City, at 120 12th Ave SE, Stanley, *effective 5-31-17*

BRANCHES RELOCATED

Hometown Credit Union, Kulm, from 123 Main St, Ashley, to 102 Main St E, Ashley, *effective 6-27-16*

MERGERS/CONSOLIDATIONS/CONVERSIONS

Ascentia Federal Credit Union, Minot, merged into North Star Community Credit Union, Maddock, *effective 3-31-16*

Northern Tier Federal Credit Union, Minot, merged into North Star Community Credit Union, Maddock, *effective 7-1-17*

Department of Financial Institutions
Collection Agencies
536 Licensed Companies
As of June 30, 2017

A G Adjustment Ltd, Melville, NY
A R C Accounts Recovery (USA) Corporation LLC dba A R C Accounts Recovery (USA)
LLC, Saanichton, British Columbia
A.R. Audit Services Inc dba A.R.M.S, LLC, Bismarck, ND
A.R.M. Solutions Inc, Camarillo, CA
AAA Collections Inc, Sioux Falls, SD
ABC Financial Services Inc, Sherwood, AR
ABC-Amega Inc dba American Bureau of Collections, Buffalo, NY
Ability Recovery Services LLC, Dupont, PA
Absolute Collections Corporation, San Diego, CA
Absolute Resolutions Investments LLC, San Diego, CA
Accelerated Financial Solutions LLC, Smithfield, VA
Accelerated Receivables Solutions (A.R.S.) Inc, Scottsbluff, NE
Accenture LLP, Chicago, IL
Accenture Solutions Private Limited, Mumbai, India
Accord Creditor Services LLC, Norcross, GA
Account Control Technology Inc, Woodland Hills, CA
Account Discovery Systems LLC, Amherst, NY
Account Resolution Group LLC, Bakersfield, CA
Account Services Collections Inc dba Account Services, San Antonio, TX
Accounts Management Inc dba AMI, Sioux Falls, SD
Accounts Receivable Automated Solutions Inc, Troy, AL
Action Financial Services LLC, Medford, OR
Activate Financial LLC, San Diego, CA
Ad Astra Recovery Services Inc, Wichita, KS
Adler Wallach & Associates Inc dba AWA Collections, Orange, CA
Admin Recovery LLC, Williamsville, NY
Advanced Call Center Technologies LLC, Johnson City, TN
Affiliate Asset Solutions LLC, Peachtree Corners, GA
Afni Inc, Bloomington, IL
AIS Recovery Solutions LLC, Irving, TX
Allen Maxwell & Silver Inc, Fair Lawn, NJ
Allgate Financial LLC, Chicago, IL
Alliance Collection Agencies Inc, Marshfield, WI
AllianceOne Receivables Management Inc, Trevoze, PA
Allied Collection Services Inc, Las Vegas, NV
Allied International Credit Corp (US), Phoenix, AZ
Allied Interstate LLC, Plymouth, MN
Allsectech Inc, Irving, TX
Alltran Education Inc, Woodridge, IL
Alltran Financial LP, Houston, TX

Department of Financial Institutions
Collection Agencies
536 Licensed Companies
As of June 30, 2017

Alltran Health Inc, Sartell, MN
Alpha Recovery Corp, Centennial, CO
Alternative Collections LLC dba Asset Compliant Solutions, Williamsville, NY
Altus GTS Inc, Kenner, LA
ALW Sourcing LLC, Ft Washington, PA
AMCOL Systems Inc, Columbia, SC
American Coradius International LLC, Amherst, NY
American Credit Acceptance LLC, Spartanburg, SC
American Credit Bureau Inc dba Philips Bloom & Fierro, Boca Raton, FL
American Profit Recovery Inc, Farmington Hills, MI
American Recovery Service Incorporated, Thousand Oaks, CA
Americollect Inc, Manitowoc, WI
Amsher Collection Services Inc, Hoover, AL
AP Account Services LLC, San Antonio, TX
Apelles LLC, Columbus, OH
Apple Recovery LLC, Phoenix, AZ
ARS National Services Inc, Escondido, CA
ARS Portfolio Services LLC, Williamsville, NY
ARstrat LLC, Houston, TX
AscensionPoint Recovery Services LLC dba APRS LLC, Coon Rapids, MN
Aspire Resources Inc dba Aspire Servicing Center, West Des Moines, IA
Asset Acceptance LLC, Troy, MI
Asset Recovery Solutions LLC, Des Plaines, IL
Asset Resolution Corporation, Louisville, KY
Associated Credit Services Inc, Westborough, MA
Astra Business Services Private Limited, Gurgaon Haryana, India
ATG Credit LLC, Chicago, IL
Atlantic Credit & Finance Inc, Roanoke, VA
Atlantic Recovery Solutions LLC, Amherst, NY
Atradius Collections Inc, Itasca, IL
Audit Systems Inc, Clearwater, FL
Automated Collection Services Inc, Nashville, TN
Axis Financial Services Inc, Carlsbad, CA
BARR Credit Services Inc, Tucson, AZ
BC Services Inc, Longmont, CO
BCA Financial Services Inc, Miami, FL
Benuck & Rainey Inc, Lee, NH
Berlin-Wheeler Inc, Topeka, KS
Bonded Collection Corporation dba Bonded Collection Corporation of Illinois, Des Plaines, IL
Borenstein & Associates LLC, Centennial, CO

Department of Financial Institutions
Collection Agencies
536 Licensed Companies
As of June 30, 2017

Brennan & Clark Ltd LLC, Villa Park, IL
Bridgecrest Credit Company LLC dba Go Financial, Mesa, AZ
Brown & Joseph Ltd, Itasca, IL
Bureaus Investment Group Portfolio No. 15 LLC, Northbrook, IL
Business Revenue Systems Inc, Fort Wayne, IN
BYL Collection Services LLC, West Chester, PA
C.S.T. Co dba CST Collections Inc, Louisville, KY
C.S.T. Co dba CST Commercial Collections Inc dba CST Worldwide Inc, Dallas, TX
C2C Resources LLC, Atlanta, GA
CAC Financial Corp, Oklahoma City, OK
Caine & Weiner Company Inc, Woodland Hills, CA
Caliber Home Loans Inc, Irving, TX
Capgemini Business Services USA LLC, Bradenton, FL
Capiro Partners LLC, Sherman, TX
Capital Accounts LLC, Franklin, TN
Capital Management Services LP, Buffalo, NY
Capital One Services LLC, McLean, VA
CAR Contract Servicing LLC, Dallas, TX
CardWorks Servicing LLC, Woodbury, NY
Carrington Resolution Services LLC, Anaheim, CA
Carson Smithfield LLC, Woodbury, NY
Cascade Receivables Management LLC, Petaluma, CA
Cavalry Portfolio Services LLC, Valhalla, NY
CBE Customer Solutions Inc dba Paragon Solutions Inc, Cedar Falls, IA
CCB Credit Services Inc, Springfield, IL
CCS Commercial LLC dba Credit Collection Services Commercial, Norwood, MA
Cedars Business Services LLC dba Cedar Financial, Calabasas, CA
Central Credit Services LLC, Jacksonville, FL
Central Portfolio Control Inc, Minnetonka, MN
Central Research Inc, Lowell, AR
Centron Services Inc dba Credit Systems, Helena, MT
CF Medical LLC, Las Vegas, NV
CFAM Financial Services LLC, Dallas, TX
Check Control Inc, Bismarck, ND
ClearSpring Loan Services Inc, Dallas, TX
Client Services Inc, St Charles, MO
Coast Professional Inc, Geneseo, NY
Coast to Coast Financial Solutions Inc, Thousand Oaks, CA
Collection Bureau of America Ltd, Hayward, CA
Collection Bureau of the Hudson Valley Inc, Newburgh, NY

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Collection Bureau Services Inc dba Autopay of Montana dba Autocheck of Montana, Missoula, MT
Collection Center Inc, Bismarck, ND
Collection Management Company dba Credit Management Company, Pittsburgh, PA
Collection Specialists International Inc, Maricopa, AZ
Collection Technology Incorporated, Rancho Cucamonga, CA
Collections Acquisition Company Inc dba Payliance, Columbus, OH
Collecto Inc dba EOS CCA, Norwell, MA
Collins Asset Group LLC, Austin, TX
Complete Payment Recovery Services Inc, St. Petersburg, FL
Computer Credit Inc, Winston-Salem, NC
Concentrix Daksh Services India Private Limited, Gurgaon, Haryana, India
Concentrix Daksh Services Philippines Corporation, Quezon City, Philippines
Concord Servicing Corporation dba Blackwell Recovery, Scottsdale, AZ
Constar Financial Services LLC, Phoenix, AZ
Consumer Recovery Associates LLC, Virginia Beach, VA
Continental Service Group Inc dba ConServe, Fairport, NY
Contract Callers Inc, Augusta, GA
Contract Resolve Group LLC, Seagoville, TX
Convergent Healthcare Recoveries Inc, Peoria, IL
Convergent Outsourcing Inc, Renton, WA
Convergys Customer Management Group Inc, Olathe, KS
Core Recoveries LLC, Louisville, KY
CoreLogic Services LLC, Irving, TX
CoreLogic Tax Collection Services LLC, Irving, TX
CP Medical LLC, Las Vegas, NV
Credence Resource Management LLC, Dallas, TX
Credico Inc dba Royce Credit Adjusters dba Credit Collections Bureau, Rapid City, SD
Credit Adjustments Inc, Defiance, OH
Credit Associates Inc, Great Falls, MT
Credit Bureau Collection Services Inc dba CBCS, Jacksonville, FL
Credit Bureau of Bismarck Inc dba Professional Check Services, Bismarck, ND
Credit Bureau of Napa County Inc dba Chase Receivables, Fairfield, NJ
Credit Control LLC dba CC Collections LLC, Hazelwood, MO
Credit Control Services Inc dba Credit Collection Services, Norwood, MA
Credit Corp Solutions Inc, Draper, UT
Credit Management Control Inc, Green Bay, WI
Credit Management LP, Carrollton, TX
Credit Protection Association LP, Dallas, TX
Credit Service Company Inc, Colorado Springs, CO
Credit Solutions LLC, Lexington, KY

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Credit World Services Inc, Mission, KS
CSC Logic Inc, Irving, TX
CU Recovery Inc, Wyoming, MN
Cypress Financial Recoveries LLC, Dumont, NJ
D & A Services LLC, Des Plaines, IL
DCI Credit Services Inc, Dickinson, ND
DCM Services LLC, Richfield, MN
De Lage Landen Financial Services Inc dba ProHealth Capital, Wayne, PA
De Ville Asset Management Limited, Colleyville, TX
Debt Recovery Solutions LLC, Syosset, NY
Dell Financial Services LLC, Round Rock, TX
Delta Management Associates Inc dba DMA Inc, Chelsea, MA
Delta Management Group Inc dba Delta Recovery Services, St Paul, MN
Delta Outsource Group Inc, O'Fallon, MO
Denovus Corporation Ltd dba Denovus Ltd LLC, Washington, PA
Ditech Financial LLC dba ditech, Tampa, FL
Diversified Adjustment Service Inc, Coon Rapids, MN
Diversified Consultants Inc, Jacksonville, FL
Divine and Service LP dba Divine and Service LTD, Austin, TX
DLL Finance LLC, Johnston, IA
DTG Holdings Inc dba Access Receivables Management, Hunt Valley, MD
Dyck-ONeal Inc, Dallas, TX
Dynamic Recovery Solutions LLC, Greenville, SC
Eastern Account System of Connecticut Inc, Sandy Hook, CT
eCAST Settlement Corporation, New York, NY
EGS Financial Care Inc, Horsham, PA
Encore Real Estate Group LLC, San Diego, CA
Encore Receivable Management Inc, Olathe, KS
Enerson Law LLC, Brookfield, WI
Enhanced Recovery Company LLC dba Enhanced Resource Centers dba ERC,
Jacksonville, FL
Escallate LLC, North Canton, OH
Estate Information Services LLC dba EIS Collections, Columbus, OH
Euler Hermes Collections North America Company, Owings Mills, MD
Everest Receivable Services Inc, Cheektowaga, NY
Evergreen Professional Recoveries Inc, Bothell, WA
Exeter Finance LLC, Irving, TX
Exl Service.com (India) Private Limited, Noida, Uttar Pradesh, India
ExlService Philippines Inc, Pasay City, Philippines
Express Collections Inc, Rapid City, SD
F.H. Cann & Associates Inc, North Andover, MA

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Fair Collections & Outsourcing Inc dba FCO, Beltsville, MD
Fidelity Capital Holdings Inc dba Fidelity Creditor Service dba Fidelity Information Corporation, Burbank, CA
Financial Asset Management Systems Inc, Woodstock, GA
Financial Assistance Inc, Bellevue, WA
Financial Business and Consumer Solutions Inc dba FBCS Inc, Hatboro, PA
Financial Corporation of America, Austin, TX
Financial Credit Service Inc dba Asset Recovery Associates, Lombard, IL
Financial Recovery Services Inc, Edina, MN
FinFit Ops LLC dba FinFit, Virginia Beach, VA
First Associates Loan Servicing LLC dba Private Payments Servicing, San Diego, CA
First Collections Inc dba First Check dba Advance Receivable Solutions, Grand Forks, ND
First Credit Services Inc dba Accounts Receivable Technologies, Piscataway, NJ
First Financial Asset Management Inc, Norcross, GA
First Investors Servicing Corporation dba FISC Corporation, Atlanta, GA
First National Collection Bureau Inc, McCarran, NV
First Step Group LLC, Brooklyn Center, MN
FirstPoint Collection Resources Inc, Greensboro, NC
Firstsource Advantage LLC, Amherst, NY
Five Brothers Mortgage Company Services and Securing Inc, Warren, MI
Five Lakes Agency Inc, Troy, MI
Flagship Credit Acceptance LLC, Chadds Ford, PA
FMA Alliance Ltd dba FMA Alliance LP, Houston, TX
FMS Inc, Tulsa, OK
FMS Investment Corp dba Financial Management Systems, Rolling Meadows, IL
Franklin Collection Service Inc, Tupelo, MS
Franklin Credit Management Corporation, Jersey City, NJ
Frontline Asset Strategies LLC, Roseville, MN
Full Circle Financial Services LLC, Largo, FL
G&G Organization LTD dba PFS Group, Houston, TX
Galaxy Capital Recoveries LLC, Atlanta, GA
Gatestone & Co International Inc, Phoenix, AZ
Gateway One Lending & Finance LLC, Anaheim, CA
GC Services International LLC, Houston, TX
GC Services Limited Partnership, Houston, TX
GE Capital Commercial Services Inc dba WCS Collections Group, Jacksonville, FL
General Revenue Corporation, Mason, OH
General Service Bureau Inc, Omaha, NE
Genpact LLC, Wilkes-Barre, PA
Genpact Services LLC, Danbury, CT

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Gila LLC dba Gila Group dba Municipal Services Bureau, Austin, TX
Glass Mountain Capital LLC dba GMC Credit Services, Schaumburg, IL
Global Credit & Collection Corporation, Chicago, IL
Global Receivables Solutions Inc, Omaha, NE
Granada Services Pvt Ltd, Noida, India
Grand Vacations Services LLC, Orlando, FL
Greenberg Grant & Richards Inc, Houston, TX
Gulf Coast Collection Bureau Inc, Sarasota, FL
H & R Accounts Inc, Moline, IL
Harris & Harris Ltd, Chicago, IL
Harvard Collection Services Inc, Chicago, IL
Healthcare Revenue Recovery Group LLC dba HRRG dba ARS Account Resolution Services, Sunrise, FL
Hollis Cobb Associates Inc dba Patient Accounts Bureau, Duluth, GA
Hospital Services Inc, Bismarck, ND
HOVG LLC dba Bay Area Credit Service LLC, Norcross, GA
HS Financial Group LLC, Westlake, OH
Hunter Warfield Inc, Tampa, FL
I.C. System Inc, St. Paul, MN
I Q Data International Inc dba RentCollect Global, Everett, WA
IBM Business Services Inc, Quezon City, Philippines
ICT Accounts Receivable Management Inc, Allentown, PA
Immediate Credit Recovery Inc, Poughkeepsie, NY
Infosys BPO Limited, Bangalore, India
Innovate Loan Servicing Corporation dba Innovate Auto Finance, Fort Worth, TX
Integral Recoveries Inc, Englewood, CO
Intellishore Corporation, New York, NY
International Computer Systems Inc dba FC-Services, Mabelvale, AR
Interstate Credit Control dba Negotium, Eden Prairie, MN
Investinet LLC, Greenville, SC
ISGN Solutions Inc, Palm Bay, FL
J.M. Adjustment Services LLC, Sterling Heights, MI
Jaffe & Asher LLP, New York, NY
Javitch Block LLC, Cleveland, OH
Jefferson Capital Systems LLC, St. Cloud, MN
JH Capital (V.I.) Inc, St Thomas, Virgin Islands
JH Portfolio Debt Equities LLC, Hazelwood, MO
JNR Adjustment Company Inc, Plymouth, MN
Johnson & Rountree Premium Inc, San Diego, CA
JP Recovery Services Inc, Rocky River, OH
Kinum Inc, Virginia Beach, VA

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Kondaur Capital Corporation, Orange, CA
Kyanite Services Inc, Research Triangle Park, NC
Lamont Hanley & Associates Inc, Manchester, NH
LCS Financial Services Corporation dba LCS Financial dba LCS Financial Services,
Centennial, CO
LendingClub Corporation, San Francisco, CA
Liberty Lending LLC, New York, NY
Linebarger Goggan Blair & Sampson LLP, Austin, TX
LJ Ross Associates Inc, Jackson, MI
Loan Science LLC, Austin, TX
LTD Financial Services LP, Houston, TX
Lyon Collection Services Inc dba Lyon Receivables Management, New York, NY
Macordia LLC dba Graystone Partners LLC, Portland, OR
Malcolm S Gerald & Associates Inc, Chicago, IL
Marix Servicing LLC, Tempe, AZ
McCarthy Burgess & Wolff Inc, Cleveland, OH
Media Collections Inc dba Joseph, Mann & Creed, Twinsburg, OH
Medical Data Systems Inc dba Medical Revenue Service, Vero Beach, FL
MediCredit Inc, Columbia, MO
Mercantile Adjustment Bureau LLC, Williamsville, NY
Mercedes-Benz Financial Services USA LLC, Farmington Hills, MI
Merchants & Medical Credit Corporation Inc dba M & M Audit Service, Flint, MI
Merchants Association Collection Division Inc dba MAF Collection Services dba Sherloq
Financial, Tampa, FL
Merchants Credit Adjusters Inc, Omaha, NE
Merchants Credit Guide Company, Chicago, IL
Meridian Financial Services Inc, Asheville, NC
Messerli & Kramer PA, Plymouth, MN
Michael Andrews & Associates LLC, Southfield, MI
Midland Credit Management Inc, San Diego, CA
Midland Funding LLC, San Diego, CA
Midland Funding NCC-2 Corporation, San Diego, CA
Midwest Credits Inc, Aberdeen, SD
MiraMed Revenue Group LLC, Lombard, IL
Mirand Response Systems Inc, Houston, TX
Monarch Recovery Management Inc, Bensalem, PA
MRC Receivables Corporation, San Diego, CA
MRS BPO LLC dba MRS Associates, Cherry Hill, NJ
MS Services LLC dba Mountain States Adjustment, Casper, WY
N.A.R. Inc dba North American Recovery, West Valley City, UT
National Collection Systems Inc dba National Credit Management, St Louis, MO

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National Commercial Services, Van Nuys, CA
National Credit Services Inc dba NCSI of WA, Bothell, WA
National Credit Systems Inc dba NCS Apartment Collections, Atlanta, GA
National Creditors Connection Inc, Lake Forest, CA
National Enterprise Systems Inc dba Ohio NES, Solon, OH
National Financial Group Inc, Rockville, MD
National Recoveries Inc, Ham Lake, MN
National Recovery Solutions LLC dba New York National Recovery Solutions LLC,
Lockport, NY
Nations Recovery Center Inc, Atlanta, GA
Nationstar Mortgage LLC dba Champion Mortgage dba Mr. Cooper, Dallas, TX
Nationwide Credit Corporation dba NCC, Alexandria, VA
Nationwide Credit Inc, Atlanta, GA
Nationwide Recovery Service Inc, Cleveland, TN
Nationwide Recovery Systems Ltd, Tyler, TX
NCB Management Services Inc, Treose, PA
NCC Business Services Inc, Jacksonville, FL
NCC Business Services of Ohio Inc, Phoenix, AZ
NetCredit Loan Services LLC, Chicago, IL
New Credit America LLC, Portland, OR
New Falls Corporation, Newton Falls, OH
Niagara Credit Solutions Inc, Lackawanna, NY
North Shore Agency LLC dba North American Collection Bureau, Melville, NY
Northland Group Inc, Edina, MN
Northland Receivables Inc dba Checkrite of Minot Inc, Minot, ND
Northstar Location Services LLC, Cheektowaga, NY
NPAS Inc, Louisville, KY
NPAS Solutions LLC, Louisville, KY
NRA Group LLC dba National Recovery Agency, Harrisburg, PA
Ocwen Business Solutions Inc, Pasay City, Philippines
Ocwen Financial Solutions Private Limited, Bangalore, India
Ocwen Loan Servicing LLC, West Palm Beach, FL
Ocwen Mortgage Servicing Inc, St Croix, Virgin Island
Oliphant Financial LLC, Sarasota, FL
Omega RMS LLC, Kansas City, MO
OneMain Consumer Loan Inc, Evansville, IN
OneMain Financial Group LLC, Baltimore, MD
ONLINE Information Services Inc dba ONLINE Collections, Winterville, NC
Optimum Outcomes Inc, Downers Grove, IL
Optio Solutions LLC dba QCS dba Qualia Collection Services, Petaluma, CA
Outsourcepartners International Private Limited, Bangalore Karnataka, India

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P&B Capital Group LLC, W Seneca, NY
Paladin Commercial Group Inc, Centennial, CO
Palisades Collection LLC, Englewood Cliffs, NJ
Paragon Asset Recovery Services Inc dba Catlin Deductible Recovery Group dba CNA
Deductible Recovery Group dba Zurich Deductible Recovery Group dba Hanover
Deductible Recovery Group dba Harleysville Deductible Group, Coraopolis, PA
Payment Resolution Services LLC, Franklin, TN
Payoff Inc, Costa Mesa, CA
Peak Professionals Inc, Rolling Meadows, IL
Pendrick Capital Partners II LLC, Alexandria, VA
Pendrick Capital Partners LLC, Alexandria, VA
Penn Credit Corporation dba Penn Credit, Harrisburg, PA
Performant Recovery Inc, Livermore, CA
Pharus Funding LLC, Scottsdale, AZ
Phillips & Cohen Associates Ltd, Wilmington, DE
Phoenix Financial Services LLC dba Indiana Resolution Group LLC, Indianapolis, IN
Pinnacle Recovery Inc, Carlsbad, CA
Pioneer Credit Recovery Inc, Arcade, NY
Portfolio Financial Servicing Company, Portland, OR
Portfolio Recovery Associates LLC, Norfolk, VA
PRA Receivables Management LLC, Norfolk, VA
Praxis Financial Solutions Incorporated, Lincolnwood, IL
Premier Advanced Financial Corporation II dba Advanced Financial Company,
Carlsbad, CA
Premiere Credit of North America LLC, Indianapolis, IN
Prince-Parker & Associates Inc, Charlotte, NC
Procollect Services LLC dba PCSC, Minot, ND
Professional Account Management LLC, Milwaukee, WI
Professional Account Services Inc dba Community Account Services Inc,
Brentwood, TN
Professional Bureau of Collections of Maryland Inc, Greenwood Village, CO
Professional Finance Company Inc, Greeley, CO
Professional Placement Services LLC, Milwaukee, WI
Professional Recovery Consultants Inc dba G.S. Miller and Associates, Durham, NC
Professional Service Bureau Inc, Anoka, MN
Progressive Financial Service Inc, Tempe, AZ
R.A. Rogers Inc, Crofton, MD
R.M. Galicia Inc dba Progressive Management Systems, West Covina, CA
Rabo AgriFinance LLC, St. Louis, MO
Range Credit Bureau Inc, Hibbing, MN
Rauch-Milliken International Inc, Metairie, LA

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Rausch Sturm Israel Enerson & Hornik LLC, Brookfield, WI
Ray Klein Inc dba Professional Credit Service, Springfield, OR
Razor Capital II LLC, Bloomington, MN
RAzOR Capital LLC, Bloomington, MN
Real Time Resolutions Inc, Dallas, TX
Receivables Management Partners LLC dba RMP Services, Greensburg, IN
Receivables Outsourcing LLC, Timonium, MD
Receivables Performance Management LLC dba RPM Collections, Lynnwood, WA
Recovery Services International Inc, Wilmington, DE
Red River Collections Inc, Fargo, ND
Regional Adjustment Bureau Inc, Cordova, TN
Reliant Capital Solutions LLC, Gahanna, OH
Remex Inc, Princeton, NJ
Remnant Capital LLC, San Diego, CA
RentDebt Automated Collections LLC, Nashville, TN
Republic Equity Credit Services Inc, Chicago, IL
Resurgent Capital Services LP dba Resurgent Mortgage Servicing, Greenville, SC
Retrieval-Masters Creditors Bureau Inc dba American Medical Collection Agency dba
AMCA dba RMCB, Elmsford, NY
Reunion Student Loan Finance Corporation, Aberdeen, SD
Rev-1 Solutions LLC, Greenwood, IN
RevCrest Inc, Warsaw, NY
Revenue Assistance Corporation dba Revenue Group, Cleveland, OH
Revenue Enterprises LLC, Aurora, CO
Reverse Mortgage Solutions Inc, Houston, TX
RGS Financial Inc, Richardson, TX
Riverview Law Office PLLC, Sauk Rapids, MN
RMS – Recovery Management Services Inc, Warrenville, IL
RockLoans Marketplace LLC dba RocketLoans, Detroit, MI
Rodenburg Group Inc dba RGI Recovery, Fargo, ND
R.T.R. Financial Services Inc, Staten Island, NY
Rushmore Service Center LLC, Sioux Falls, SD
SACOR Financial Inc, Roseville, CA
Sage Capital Recovery LLC dba Sage Recovery Group, Cherry Hill, NJ
Santander Consumer USA Inc dba Santander Auto Finance dba RoadLoans dba
Chrysler Capital dba Drive Financial, Dallas, TX
SARMA Collections Inc dba SARMA Recovery Management Services, San Antonio, TX
Scratch Services LLC, San Francisco, CA
Seattle Service Bureau Inc dba National Service Bureau, Bothell, WA
Second Round Limited Partnership dba Second Round LP, Austin, TX
Secure Capital Management Inc, Elma, NY

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Security Credit Services LLC, Oxford, MS
Sentry Credit Inc dba Stewart, Mathis and Associates, Everett, WA
Sequium Asset Solutions LLC, Marietta, GA
Sequoia Concepts Inc dba Sequoia Financial Services, Agoura Hills, CA
Service Finance Company LLC, Boca Raton, FL
SIMM Associates Inc, Newark, DE
Siwell Inc dba Capital Mortgage Services of Texas, Lubbock, TX
SKO Brenner American Inc, Farmingdale, NY
SN Servicing Corporation, Baton Rouge, LA
SoFi Lending Corp dba SOFI, Healdsburg, CA
Source Receivables Management LLC, Greensboro, NC
Southwest Credit Systems LP, Carrollton, TX
Sprint Spectrum LP, Overland Park, KS
Spruce Lending Inc, Houston, TX
Square Capital LLC, San Francisco, CA
SquareTwo Financial Services Corporation dba Fresh View Solutions, Centennial, CO
SRA Associates LLC, Hi-Nella, NJ
State Collection Service Inc, Madison, WI
States Recovery Systems Inc, Rancho Cordova, CA
Steel River Systems LLC, Rock Falls, IL
Stellar Recovery Inc, Jacksonville, FL
Stoneleigh Recovery Associates LLC, Lombard, IL
Stuart – Lippman and Associates Inc, Tucson, AZ
Supernova Lending LLC, Chicago, IL
Support Collectors Inc dba Summit Account Resolution, Champlin, MN
SWS Credit Services Inc dba Thief River Falls Credit Bureau dba North Valley
Collections and Credit Bureau dba Lake Region Collections and Credit Bureau,
Grafton, ND
Syndicated Office Systems LLC dba Central Financial Control, Anaheim, CA
Synergetic Communication Inc dba Syncom, Houston, TX
Synter Resource Group LLC, Charleston, SC
Systems & Services Technologies Inc, St Joseph, MO
Tata Consultancy Services (Philippines) Inc, Taguig City, Philippines
Tate & Kirlin Associates Inc, Langhorne, PA
TCS e-Serve International Limited, Gurgaon, Haryana, India
Teffia Inc, Phoenix, AZ
Tek-Collect Incorporated dba TCI Incorporated, Columbus, OH
TERI Loan Holdings LLC, Boston, MA
Terrill Outsourcing Group LLC dba Superlative RM, Elk Grove, CA
Texas Guaranteed Student Loan Corporation dba Texas Guaranteed, Round Rock, TX
The Affiliated Group Inc dba Affiliated Credit Services, Rochester, MN

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The Best Service Co Inc, Culver City, CA
The Bureaus Inc, Northbrook, IL
The Cadle Company, Newton Falls, OH
The CBE Group Inc, Cedar Falls, IA
The Commercial Collection Corporation of New York Inc, Tonawanda, NY
The Domestic & Foreign Missionary Society of the Protestant Episcopal Church in the
United States of America dba DFMS, New York, NY
The Receivable Management Services Corporation, Bethlehem, PA
The Stark Collection Agency Inc, Madison, WI
The Traf Group Inc dba A-1 Collection Service dba Credit America, Hamilton Square, NJ
Todd, Bremer & Lawson Inc, Rock Hill, SC
Torres Credit Services Inc, Carlisle, PA
Total Card Inc, Sioux Falls, SD
Total Customer Service Inc, Burnsville, MN
Toyota Motor Credit Corporation dba Lexus Financial Services, Torrance, CA
Transworld Systems Inc, Ft Washington, PA
Trinity Financial Services LLC, Newport Beach, CA
Tri-State Adjustments Inc, LaCrosse, WI
Troy Capital LLC, Las Vegas, NV
TRS Recovery Services Inc, Sugar Land, TX
TrueAccord Corp, San Francisco, CA
Tucker Albin and Associates Incorporated, Richardson, TX
Turnstile Capital Management LLC, San Diego, CA
U.S. Collections West Inc, Phoenix, AZ
Unifin Inc, Skokie, IL
Unifund CCR LLC, Cincinnati, OH
Unifund Corporation, Cincinnati, OH
United Accounts Inc, Fargo, ND
United Collection Bureau Inc, Toledo, OH
United Resource Systems Inc, Lakewood, CO
Universal Fidelity Limited Partnership, Houston, TX
Upgrade Inc, San Francisco, CA
Urban Fulfillment Services LLC, Broomfield, CO
USCB Corporation, Archbald, PA
Valentine & Kebartas LLC, Lawrence, MA
Value Recovery Holding Limited Liability Company, Worthington, OH
Van Ru Credit Corporation, Des Plaines, IL
Van Ru International Inc, Des Plaines, IL
Vance & Huffman LLC, Smithfield, VA
Vanderbilt Mortgage & Finance Inc, Maryville, TN
Vantage Sourcing LLC, Taylor, AL

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Vantiv Company LLC, Cincinnati, OH
Velocity Investments LLC, Wall, NJ
Vengroff Williams Inc, Sarasota, FL
VeriCore LLC, Huntersville, NC
Veripro Solutions Inc, Lewisville, TX
Verliance Inc, Temecula, CA
Veterans Financial Management Group LLC, Calabasas, CA
Viking Client Services LLC dba Viking Collection Service dba Viking Billing Service,
Eden Prairie, MN
Vion Holdings LLC dba Vion Receivable Investments, Atlanta, GA
Virtuoso Sourcing Group LLC, Glendale, CO
Vital Recovery Services LLC, Peachtree Corners, GA
Wakefield & Associates Inc, Aurora, CO
Waypoint Resource Group LLC, Round Rock, TX
Webcollex LLC dba CKS Financial, Chesapeake, VA
Wells Fargo Enterprise Global Services LLC dba Wells Fargo Servicing, Taguig City,
Philippines
Wilber and Associates PC dba Wilber and Associates Inc, Normal, IL
Williams & Fudge Inc, Rock Hill, SC
Windham Professionals Inc, Salem, NH
Wipro Insurance Solutions LLC, East Brunswick, NJ
XServe Solutions LLC, Hillside, IL
Yes Online Inc, Santa Clarita, CA
Zealandia Capital Inc, Asheville, NC
Zenta Recoveries Inc, Arlington, VA

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Money Brokers

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As of June 30, 2017

1st Alliance Lending LLC, East Hartford, CT
1st Money Center Inc dba RSVP Loans, Hurst, TX
21st Mortgage Corporation, Knoxville, TN
Academy Mortgage Corporation, Draper, UT
Acceptance Capital Mortgage Corporation, Spokane, WA
Advantafirst Capital Financial Services LLC, Fort Worth, TX
Affirm Loan Services LLC, San Francisco, CA
AGCO Finance LLC, Johnson, IA
AgriVision Financial Services Co, Fargo, ND
All Wheels Financial Inc, St Louis Park, MN
Alliance Financial Resources LLC dba Alliance Home Loans, Phoenix, AZ
Allstate Finance Company LLC, Northbrook, IL
Ally Financial Inc dba BlueHarbor dba BlueYield dba ClearLane Financial Services dba Ally Financial, Detroit, MI
Amcap Mortgage Ltd dba Amcap Mortgage Limited Partnership dba Major Mortgage, Houston, TX
American Advisors Group dba AAG dba Reverse Mortgage Expert, Orange, CA
American Financial Resources Inc dba E-Lend dba AFR Mortgage Inc, Parsippany, NJ
American Financing Corporation, Aurora, CO
American First Bancorp Inc dba Advent Capital, Canton, OH
American Internet Mortgage Inc dba AimLoan.com, San Diego, CA
American Mortgage & Equity Consultants Inc, Bloomington, MN
America's Home Loans LLC dba American Dream Mortgage, Bismarck, ND
AmeriCredit Financial Services Inc dba GM Financial dba Cadillac Financial dba Buick Financial dba GMC Financial dba Chevrolet Financial dba Buick-GMC Financial, Fort Worth, TX
AmeriHome Mortgage Company LLC, Woodland Hills, CA
Amerisave Mortgage Corporation, Atlanta, GA
Amherst Funding Group LP dba AmMAC LP, Austin, TX
Angel Oak Home Loans LLC, Atlanta, GA
Annaly CRE L LLC, New York, NY
Arbor Commercial Funding I LLC, Uniondale, NY
Argent Real Estate Finance LLC, New York, NY
Ark-La-Tex Financial Services LLC dba Benchmark Mortgage, Plano, TX
Assurity Finance & Development LLC, Grand Forks, ND
Atlantis Financial Group Inc dba Atlantis Mortgage, Farmington Hills, MI
Auto Credit Inc, Grand Forks, ND
AutoGravity Corporation, Irvine, CA
Automotive Finance Corporation, Carmel, IN
AXA Equitable AgriFinance LLC, Cedar Rapids, IA
BancLeasing LLC, Plano, TX

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Bay Equity LLC dba Fidelity Mortgage, Sausalito, CA
Bayview Loan Servicing LLC, Coral Gables, FL
Belem Servicing LLC dba Patriot Home Mortgage, St George, UT
Benefit Street Partners CRE Finance LLC, New York, NY
Berkeley Point Capital LLC, Bethesda, MD
Berkeley Point Interim Lending LLC, Bethesda, MD
Bills.com LLC dba TheEasyLoanSite.com, San Mateo, CA
BlueTarp Financial Inc, Portland, ME
BofA Merrill Lynch Asset Holdings Inc, New York, NY
Bonnevillie Mortgage Company, Salt Lake City, UT
BorrowersFirst Inc, Austin, TX
BR1Holdings LLC, Palm Beach Gardens, FL
Broker Solutions Inc dba New American Funding, Tustin, CA
Brunswick Acceptance Company LLC dba Mercury Marine Credit, Chicago, IL
Budco Financial Services LLC, Detroit, MI
C.U. Mortgage Services Inc dba CU Companies, New Brighton, MN
CalCon Mutual Mortgage LLC dba OneTrust Home Loans, San Diego, CA
Caliber Home Loans Inc, Oklahoma City, OK
Cambria Financial Group LLC dba Cambria Mortgage, Eden Prairie, MN
Cantor Commercial Real Estate Lending LP, New York, NY
CapFirst Equipment Finance Inc, Fargo, ND
Capital Funding Corporation, Plymouth, MN
Cardinal Financial Company Limited Partnership dba Sebonic Financial, Charlotte, NC
CarFinance Capital LLC dba CarFinance.com, Irvine, CA
CashCall Inc, Orange, CA
Castle & Cooke Mortgage LLC, Draper, UT
Catalyst Lending Inc, Greenwood Village, CO
Caterpillar Financial Commercial Account Corporation, Nashville, TN
CBRE Capital Markets Inc, Houston, TX
CF Lending LLC, Chicago, IL
CGB Agri Financial Services Inc dba AGRIfinancial Services dba MAC Seller Online,
Louisville, KY
Chartwell Financial LLC, Oak Brook, IL
Christian Investors Financial, Minneapolis, MN
CHS Capital LLC, Inver Grove Heights, MN
Churchill Mortgage Corporation, Brentwood, TN
C-III Commercial Mortgage LLC, New York, NY
CIT Finance LLC, Jacksonville, FL
Citywide Home Loans, a Utah Corporation, Sandy, UT
ClearSpring Loan Services Inc, Dallas, TX
CMG Mortgage Inc dba CMG Financial, San Ramon, CA

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CNH Industrial Capital America LLC, Racine, WI
College Loan Corporation, Las Vegas, NV
Column Financial Inc, New York, NY
CommonBond Lending LLC, New York, NY
CoreLogic Services LLC, Irving, TX
Cornerstone Home Lending Inc, Houston, TX
Credit Suisse First Boston Mortgage Capital LLC, New York, NY
Crescent Mortgage Company, Atlanta, GA
CrossCountry Mortgage Inc, Brecksville, OH
CUSO Mortgage Inc, Anaheim, CA
CUW Solutions LLC, Radnor, PA
De Lage Landen Financial Services Inc dba ProHealth Capital, Wayne, PA
De Lage Landen Public Finance LLC, Wayne, PA
Deephaven Mortgage LLC, Charlotte, NC
Deval LLC, Irving, TX
DHA Financial Inc, Centennial, CO
Digital Risk Mortgage Services LLC, Maitland, FL
Ditech Financial LLC dba ditech, Tampa, FL
Division Mortgage Group Inc, Billings, MT
DLJ Mortgage Capital Inc, New York, NY
DLL Finance LLC, Johnston, IA
Dougherty Funding LLC, Minneapolis, MN
Dougherty Mortgage LLC, Minneapolis, MN
Draper and Kramer Mortgage Corp, Downers Grove, IL
Eagle Home Mortgage LLC, Miami, FL
Earnest Operations LLC, San Francisco, CA
ECN Financial LLC, Horsham, PA
Edivisors Network Inc, Las Vegas, NV
Element Transportation Asset Trust, Horsham, PA
Embrace Home Loans Inc, Middletown, RI
Envision Capital Inc, Minnetonka, MN
Envoy Mortgage Ltd, Houston, TX
EPath Digital LP, Laguna Beach, CA
Equity Prime Mortgage LLC, Atlanta, GA
Even Financial Inc, New York, NY
Everett Financial Inc dba Supreme Lending, Dallas, TX
Exeter Finance LLC, Irving, TX
F.F. Fisher Leasing Corporation, Fargo, ND
Fairway Independent Mortgage Corporation, Madison, WI
FBC Mortgage LLC dba Home Loans Today, Orlando, FL
FC Marketplace LLC dba Funding Circle Marketplace LLC, San Francisco, CA

Department of Financial Institutions

Money Brokers

419 Licensed Companies

As of June 30, 2017

Fifth Third Mortgage Company, Cincinnati, OH
Finance of America Commercial LLC, Charlotte, NC
Finance of America Mortgage LLC dba eRates Mortgage, Horsham, PA
Finance of America Reverse LLC, Tulsa, OK
FinFit Ops LLC, Virginia Beach, VA
First Choice Loan Services Inc, East Brunswick, NJ
First Class Mortgage II Inc dba First Class Mortgage, Fargo, ND
First Class Mortgage III Inc, Grand Forks, ND
First Community Mortgage Inc dba Human Mortgage, Murfreesboro, TN
First Direct Lending LLC, Irvine, CA
First Guaranty Mortgage Corporation dba FGMC, Tysons Corner, VA
FirstKey Mortgage LLC, New York, NY
Flagship Credit Acceptance LLC, Chadds Ford, PA
F-M Mortgage Corporation, Fargo, ND
ForeverCar Consumer Credit LLC, Chicago, IL
Fortune Funding LLC, New York, NY
Foundation for Agricultural and Rural Resource Management and Sustainability dba
FARRMS, Medina, ND
Franchise Partner Inc, Kansas City, MO
Franklin American Mortgage Company, Franklin, TN
Franklin First Financial Ltd dba Senior Funding Group, Melville, NY
Freedom Loan Services Corporation, Fishers, IN
Freedom Mortgage Corporation, Mt Laurel, NJ
Full Beaker Inc, Bellevue, WA
Fund USA Corp, Newport Beach, CA
Fundera Inc, New York, NY
Gamma Funding LP, New York, NY
GE Capital EFS Financing Inc, Stamford, CT
GE Capital Franchise Finance Corporation, Chicago, IL
GE Capital US Holdings Inc, Norwalk, CT
GE HFS LLC, Brookfield, WI
GE Industrial Financing Solutions LLC, Chicago, IL
Genpact Mortgage Services Inc, Irvine, CA
GMH Mortgage Services LLC dba BestRateUSA, Conshohocken, PA
Gold Star Mortgage Financial Group Corporation, Ann Arbor, MI
Goldman Sachs Specialty Lending Group LP dba GSSLG LP, Irving, TX
Goldman Sachs Specialty Lending Holdings Inc dba GSSLH Inc, Irving, TX
Gooi Mortgage Inc, Des Moines, IA
Goplen Ag Services Inc, Richland, WA
Graystone Funding Company LLC dba Graystone Mortgage LLC, Salt Lake City, UT

Department of Financial Institutions

Money Brokers

419 Licensed Companies

As of June 30, 2017

GRB Financial Corporation, Fargo, ND
Great Plains Capital LLC dba Great Plains Capital Mortgage, Wahpeton, ND
Greystone Funding Corporation, Atlanta, GA
Greystone Servicing Corporation Inc, Warrenton, VA
Guaranteed Rate Affinity LLC dba Guaranteed Rate Affinity, Chicago, IL
Guaranteed Rate Inc, Chicago, IL
Guild Mortgage Company, San Diego, CA
H/2 Financial Funding I LLC, Stamford, CT
H/2 SO III Funding I LLC, New York, NY
Healthcare Financial Solutions LLC, Bethesda, MD
Heartland Capital Group LLC, Fargo, ND
Home Credit US LLC, Overland Park, KS
Home Point Financial Corporation, Ann Arbor, MI
HomeBridge Financial Services Inc dba FinanceMyHome.com dba HomeBridge dba
Menlo Park Funding dba Real Estate Mortgage Network dba CapWest Home
Loans, Iselin, NJ
Homeowners Financial Group USA LLC, Scottsdale, AZ
HomePride Acceptance Inc, Sioux Falls, SD
HomeServices Lending LLC, West Des Moines, IA
Homestar Financial Corporation, Gainesville, GA
Homeward Residential Inc dba Liberty Rental Finance, Addison, TX
Household Finance Corporation III, Brandon, FL
HSBC Mortgage Services Inc, Brandon, FL
Hunt Finance Company LLC, New York, NY
Hunt Mortgage Capital LLC, New York, NY
Hunt Mortgage Partners LLC, New York, NY
HYG Financial Services Inc, Irving, TX
iFreedom Direct Corporation dba Veterans First Mortgage, Salt Lake City, UT
IH Capital LLC, New York, NY
Imagine Home Lending LLC, Onalaska, WI
Impac Mortgage Corp dba CashCall Mortgage, Irvine, CA
Infosys BPO Americas LLC, Atlanta, GA
Innovative Funding Services LLC, Austin, TX
InPoint REIT Operating Partnership LP, New York, NY
Intercontinental Capital Group Inc dba Equalify dba Ereverse dba Fellowship Home
Loans dba Veterans Choice Home Loans dba Own It Home Loans, Jericho, NY
Intuit Financing Inc dba QuickBooks Financing, Mountain View, CA
IOU Central Inc dba IOU Financial, Kennesaw, GA
Iowa Bankers Mortgage Corporation, Johnston, IA
ISGN Solutions Inc, Palm Bay, FL
Isuzu Finance of America Inc, Purchase, NY

Department of Financial Institutions

Money Brokers

419 Licensed Companies

As of June 30, 2017

J G Wentworth Home Lending LLC, Woodbridge, VA
James B Nutter & Company, Kansas City, MO
JBK Funding LLC, Fargo, ND
JoDee B Fandrich Foss dba A.C. Mortgage Money Works, Dickinson, ND
Jones Lang LaSalle Multifamily LLC, St Paul, MN
Keller Mortgage LLC dba Keller Mortgage dba Smarter Mortgages, Dublin, OH
Key Government Finance Inc, Superior, CO
KGS-Alpha Real Estate Capital Markets LLC, New York, NY
Kinetic Leasing Inc, Fargo, ND
Klarna Inc, Columbus, OH
Kondaur Capital Corporation, Orange, CA
Kregg Wolf Enterprises Inc dba Principle Mortgage Group Inc, Detroit Lakes, MN
Kyanite Services Inc dba Research Triangle Park, NC
Ladder Capital Finance I LLC, New York, NY
Ladder Capital Finance LLC, New York, NY
Lakeview Loan Servicing LLC, Coral Gables, FL
Land Home Financial Services Inc, Concord, CA
Laurel Road Finance Inc, Bridgeport, CT
LeaderOne Financial Corporation, Overland Park, KS
LeaderPoint Inc dba Secure Rights dba Amerivalue, Los Angeles, CA
Legendary Loan Link Inc, Watertown, SD
Lend Smart Mortgage LLC dba Affiliated Mortgage dba Blue Ribbon Mortgage and Investments dba iLoan Home Mortgage, Shoreview, MN
LenderFi Inc dba Lender Financial dba LenderFi.com, Calabasas, CA
LenderLive Network LLC, Glendale, CO
LendingClub Corporation, San Francisco, CA
LendingPoint LLC, Kennesaw, GA
LendingTree LLC dba LendingTree Partners.com, Charlotte, NC
Lenox Financial Mortgage Corporation dba WesLend Financial Corp, Santa Ana, CA
Liberty Home Equity Solutions Inc, Rancho Cordova, CA
Liberty Lending LLC, New York, NY
Live Well Financial Inc, Richmond, VA
LMB Mortgage Services Inc, Playa Vista, CA
loanDepot.com LLC dba imortgage dba loanDepot.com dba LDWholesale dba loanDepot LLC dba Mortgage Master, Foothill Ranch, CA
LOL Finance Co, Shoreview, MN
LOL Incorporated dba First Equity Mortgage, Golden Valley, MN
Longbridge Financial LLC, Mahwah, NJ
Low VA Rates LLC dba Elevate Mortgage Group, Lindon, UT
Lutheran Church Extension Fund-Missouri Synod, St Louis, MO
M. David Financial Services LLC, Dickinson, ND

Department of Financial Institutions

Money Brokers

419 Licensed Companies

As of June 30, 2017

Mahindra Finance USA LLC, Johnston, IA
Mann Mortgage LLC, Kalispell, MT
Manor Resources LLC dba Turbo Title Loans, Chicago, IL
Marketplace Home Mortgage LLC dba Marketplace Home Mortgage, Edina, MN
Marlette Funding LLC dba Best Egg, Wilmington, DE
Meadowlark Capital LLC, Fargo, ND
Megastar Financial Corp, Denver, CO
Mercedes-Benz Financial Services USA LLC, Farmington Hills, MI
Meridian Home Mortgage Corporation, Westminster, MD
Metropolitan Financial Mortgage Company, Edina, MN
MGIC Mortgage Services LLC, Milwaukee, WI
Mid America Mortgage Inc dba 1st Tribal Lending, Addison, TX
Mid-Island Mortgage Corp, Westbury, NY
Midwest Minnesota Community Development Corporation, Detroit Lakes, MN
MoneyLion of North Dakota LLC, New York, NY
Morgan Stanley Mortgage Capital Holdings LLC, New York, NY
Moria Development Inc dba Peoples Mortgage Company, Chandler, AZ
Morsen Services Inc, Blooming Prairie, MN
Mortgage Research Center LLC dba VALoans.com dba www.VAMortgageCenter.com
dba Veterans United Home Loans dba Veteran Loan Center, Columbia, MO
Mortgage Solutions of Colorado LLC dba Ag-America dba Mortgage Solutions
Financial dba AgAmerica.net, Colorado Springs, CO
Mountain State Financial Group LLC, Arvada, CO
Movement Mortgage LLC, Indian Land, SC
Moving Mortgage LLC, Fargo, ND
Mutual of Omaha Mortgage LLC, Omaha, NE
myCUMortgage LLC, Beavercreek, OH
National Cooperative Services Corporation, Dulles, VA
National Debt Relief LLC, New York, NY
National Funding Inc, San Diego, CA
National Rural Utilities Cooperative Finance Corporation, Dulles, VA
Nations Direct Mortgage LLC dba Motive Lending, Santa Ana, CA
Nations Lending Corporation dba NLC Loans dba Nations Lending, Independence, OH
Nations Reliable Lending LLC dba NRL Mortgage, Houston, TX
Nationstar Mortgage LLC dba Champion Mortgage dba Mr. Cooper, Dallas, TX
NC Financial Solutions of North Dakota LLC dba NetCredit, Chicago, IL
NetCredit Loan Services LLC, Chicago, IL
New Holland Credit Company LLC, New Holland, PA
New Penn Financial LLC dba Shellpoint Mortgage Servicing, Plymouth Meeting, PA
Nexus Capital Co dba Nexus Capital, Fargo, ND
Nissan Motor Acceptance Corporation dba Infiniti Financial Services, Franklin, TN

Department of Financial Institutions

Money Brokers

419 Licensed Companies

As of June 30, 2017

Nissan-Infinity LT, Franklin, TN
Noble Finance LLC, Fargo, ND
Nomura Corporate Funding Americas LLC, New York, NY
Nomura Credit & Capital Inc, New York, NY
Northpoint Commercial Finance LLC, Alpharetta, GA
Norwich Commercial Group Inc dba Military Direct Mortgage dba Norcom Mortgage,
Avon, CT
Oak Street Funding LLC, Indianapolis, IN
Oceanside Mortgage Company, Toms River, NJ
Ocwen Business Solutions Inc, Pasay City, Philippines
Ocwen Financial Solutions Private Limited, Bangalore, India
Ocwen Loan Servicing LLC, West Palm Beach, FL
Ocwen Mortgage Servicing Inc, St Croix, Virgin Islands
Omega Financial Inc, Bismarck, ND
On Q Financial Inc, Scottsdale, AZ
One Reverse Mortgage LLC, San Diego, CA
OneMain Consumer Loan Inc dba iLoan, Evansville, IN
OneMain Financial Group LLC, Baltimore, MD
OneMain Mortgage Services Inc, Evansville, IN
Open Mortgage LLC, Austin, TX
Opportunity Financial LLC, Chicago, IL
Pacific Union Financial LLC, Irving, TX
Paramount Equity Mortgage LLC dba Paramount Equity dba Paramount Equity
Mortgage dba LoanPal, Roseville, CA
Paramount Residential Mortgage Group Inc, Corona, CA
Park Company Mortgage Services LLC dba Park Mortgage, Fargo, ND
Park Place Finance LLC, Austin, TX
Parkside Lending LLC, San Francisco, CA
Payoff Inc, Costa Mesa, CA
PennyMac Loan Services LLC, Westlake Village, CA
Pershing LLC, Jersey City, NJ
PHH Home Loans LLC dba Cartus Home Loans, Mount Laurel, NJ
PHH Mortgage Corporation dba Instamortgage.com dba Century 21 Mortgage dba
Mortgage Service Center dba Coldwell Banker Mortgage dba ERA Mortgage dba
PHH Mortgage Services, Mount Laurel, NJ
Philips Medical Capital LLC, Wayne, PA
Planet Home Lending LLC, Meriden, CT
Plateau Data Services LLC dba RateMarketplace, San Mateo, CA
Platinum Home Mortgage Corporation, Rolling Meadows, IL
Plaza Home Mortgage Inc, San Diego, CA
Polaris Acceptance, Chicago, IL

Department of Financial Institutions

Money Brokers

419 Licensed Companies

As of June 30, 2017

Premia Mortgage LLC dba Premia Relocation Mortgage, Troy, MI
Premier Home Mortgage Inc dba Best Yet Mortgage dba Advana Mortgage,
Rapid City, SD
Premier Mortgage Corporation dba eLendingNow, Bismarck, ND
Prestige Financial Services Inc dba 888DROPMYRATE, Draper, UT
Primary Residential Mortgage Inc dba Frost Mortgage Lending Group,
Salt Lake City, UT
PrimeLending, A PlainsCapital Company, Dallas, TX
Prosper Funding LLC, San Francisco, CA
Prosper Marketplace Inc, San Francisco, CA
Prudler Funding dba California Capital Mortgage Company, Sacramento, CA
Quicken Loans Inc, Detroit, MI
QuinStreet Media Inc, Foster City, CA
Rabo Agrifinance LLC, St Louis, MO
RateGenius Loan Services Inc, Austin, TX
Recovco Mortgage Management LLC, Irving, TX
RedBrick Financial Group Inc, West Des Moines, IA
Regional Acceptance Corporation, Greenville, NC
Residential Credit Solutions Inc, Fort Worth, TX
Reverse Mortgage Funding LLC, Bloomfield, NJ
Reverse Mortgage Solutions Inc dba Security 1 Lending, Houston, TX
Rialto Mortgage Finance LLC, New York, NY
RISE Credit of North Dakota dba RISE Credit, Fort Worth, TX
Ritchie Bros Financial Services Ltd, Burnaby, British Columbia
RockLoans Marketplace LLC dba RocketLoans, Detroit, MI
RoundPoint Mortgage Servicing Corporation, Charlotte, NC
Rubicon Mortgage Advisors LLC, Minnetonka, MN
Rural Development Finance Corporation, Mandan, ND
Rural Telephone Finance Cooperative, Dulles, VA
Rushmore Loan Management Services LLC, Irvine, CA
Santander Consumer USA Inc dba Chrysler Capital dba RoadLoans, Dallas, TX
SBBnet Inc dba LoanBright, Evergreen, CO
Security Auto Loans Inc, New Hope, MN
SecurityNational Mortgage Company, Salt Lake City, UT
SELCO Service Corporation, Albany, NY
Semper Home Loans Inc, Providence, RI
SG Equipment Finance USA Corp, Jersey City, NJ
Shelter Mortgage Company LLC, Brown Deer, WI
Sierra Pacific Mortgage Company Inc, Folsom, CA
SIRVA Mortgage Inc, Independence, OH
Siwell Inc dba Capital Mortgage Services of Texas, Lubbock, TX

Department of Financial Institutions

Money Brokers

419 Licensed Companies

As of June 30, 2017

SKL Funding LLC, Mead, WA
Skol Capital LLC, Fargo, ND
SOFI Lending Corp dba SOFI, Healdsburg, CA
SoFi Mortgage LLC, Frisco, TX
South Dakota Wheat Growers Association, Aberdeen, SD
Southwest Stage Funding LLC dba Cascade Financial Services, Gilbert, AZ
Sovereign Lending Group Incorporated, Costa Mesa, CA
Springboard CDFI dba Nationwide Mortgage Collaborative dba Springboard Home Loans, Riverside, CA
Spruce Lending Inc, Houston, TX
Square Capital LLC, San Francisco, CA
Starwood Mortgage Capital LLC, Miami Beach, FL
Stearns Lending LLC dba Stearns Home Loans, Santa Ana, CA
Sumitomo Mitsui Finance and Leasing Company Limited dba LBX Capital, Tokyo, Japan
Sun West Mortgage Company Inc dba LowRates.com dba Mortgage Possible, Cerritos, CA
SunTrust Mortgage Inc, Richmond, VA
Supernova Lending LLC, Chicago, IL
Sutherland Mortgage Services Inc, Houston, TX
Sutton Funding LLC, New York, NY
T & C Real Estate Services LLC dba Unity Mortgage, Minot, ND
TCS E-Serve America Inc, Milford, OH
Ten-X Finance LLC, Irvine, CA
TH Commercial Investment Corp, Minnetonka, MN
The Money Source Inc dba Endeavor America Loan Services, Melville, NY
The Mortgage Company Inc, West Fargo, ND
The Wisdom Companies LLC, El Segundo, CA
TMG Financial Services Inc, Des Moines, IA
Top Flight Financial Inc, Williamston, MI
Total Mortgage Services LLC, Milford, CT
Towne Mortgage Company dba AmeriCU Mortgage, Troy, MI
Toyota Industries Commercial Finance Inc dba Toyota Commercial Finance, Dallas, TX
Tradition Mortgage LLC, Lakeville, MN
Triad Financial Services Inc dba Triad Manufactured Home Financial Services Inc, Jacksonville, FL
Tri-State Equipment Financing LLC, Killdeer, ND
Tri-State Financial Services Inc, West Salem, WI
U S Wide Financial LLC, St Louis, MO
U.S. Bancorp Government Leasing and Finance Inc, Minneapolis, MN
UBS Credit Corp, Weehawken, NJ

Department of Financial Institutions

Money Brokers

419 Licensed Companies

As of June 30, 2017

United Lease and Finance Inc, Fargo, ND
United Security Financial Corp, Murray, UT
United Shore Financial Services LLC dba Shore Mortgage dba United Wholesale
Mortgage, Troy, MI
Universal Guardian Acceptance LLC, St Joseph, MO
Universal Lending Corporation, Denver, CO
Upgrade Inc, San Francisco, CA
Upromise Inc, Newton, MA
Urban Fulfillment Services LLC, Broomfield, CO
US Mortgage Corporation, Melville, NY
Valley Mortgage Inc, Fargo, ND
Van Dyk Mortgage Corporation, Grand Rapids, MI
Vanderbilt Mortgage and Finance, Maryville, TN
Varo Money Inc, San Francisco, CA
VCI Loan Services LLC, Auburn Hills, MI
Vendor Resource Management Inc, Pomona, CA
Verizon Wireless Services LLC dba Verizon Wireless, Basking Ridge, NJ
VFS Financing Inc, Chicago, IL
VFS Leasing Co, Greensboro, NC
VFS US LLC dba North American Transaction Services dba Mack Financial Services
dba Volvo Financial Services, Greensboro, NC
VLN Inc, Edmond, OK
Walker & Dunlop LLC, Bethesda, MD
Waterstone Mortgage Corporation, Pewaukee, WI
WEI Mortgage LLC, McLean, VA
Wells Fargo Clearing Services LLC dba Wells Fargo Advisors LLC, St Louis, MO
Wells Fargo Commercial Distribution Finance LLC dba Husqvarna Financial Services
dba Carrier Distribution Credit, Chicago, IL
Wells Fargo Vendor Financial Services LLC, Irving, TX
Western Equipment Finance Inc, Devils Lake, ND
Westlake Direct LLC, Los Angeles, CA
Westlake Flooring Company LLC dba Westlake Flooring Services, Los Angeles, CA
Weststar Mortgage Corp dba Weststar Pacific Mortgage Company, Albuquerque, NM
Wipro Gallagher Solutions Inc, Franklin, TN
Zenta Mortgage Services LLC, Charlotte, NC
Zillow Group Mortgages Inc dba Trulia dba Trulia Mortgages dba Zillow dba Zillow
Mortgages, Seattle, WA

Department of Financial Institutions

Money Transmitters

95 Licensed Companies

As of June 30, 2017

ADP Payroll Services Inc, Roseland, NJ
Adyen Inc, San Francisco, CA
Airbnb Payments Inc, San Francisco, CA
AirPlus International Inc, Alexandria, VA
Alipay US Inc, San Mateo, CA
Amazon Payments Inc, Seattle, WA
American Express Prepaid Card Management Corporation, Phoenix, AZ
American Express Travel Related Services Company Inc, New York, NY
AscendantFX Capital USA Inc dba AscendantFX, Pleasant Hill, CA
Associated Foreign Exchange Inc dba AFEX, Woodland Hills, CA
AvidXchange Inc, Charlotte, NC
Banana Pay LLC, Minneapolis, MN
Bannockburn Global Forex LLC, Cincinnati, OH
BBVA Transfer Services Inc, Houston, TX
Bill.com Inc dba BDC Payment Services, Palo Alto, CA
bitFlyer USA Inc, San Francisco, CA
Blackhawk Network California Inc, Pleasanton, CA
Cambridge Mercantile Corp (USA) dba Global Exchange Group dba Cambridge Global Payments dba Global Exchange Payment Solutions, New York, NY
CheckFreePay Corporation, Wallingford, CT
Chime Inc dba Wave, New York, NY
Circle Internet Financial Inc, Boston, MA
Coborns Incorporated dba Cash Wise dba Cash Wise Foods dba JK Foods Inc, St Cloud, MN
Coinbase Inc dba GDAX, San Francisco, CA
CoinX Inc, Fairmount, GA
Comdata TN Inc, Brentwood, TN
Conotoxia Inc, Chicago, IL
Continental Exchange Solutions Inc dba RIA Financial Services dba AFEX Money Express dba HiFX, Buena Park, CA
Creative Solutions Software Corp dba myPay Solutions, Ann Arbor, MI
Custom House USA LLC dba Western Union Business Solutions, Englewood, CO
Dahab-Shil Inc, Minneapolis, MN
DFS GSD Corp dba Discover Payments Solutions, Phoenix, AZ
Everi Payments Inc, Las Vegas, NV
Facebook Payments Inc, Menlo Park, CA
Finxera Inc, San Jose, CA
First Global Money Inc dba Happy Transfer, Commerce, CA
FirstView LLC, Atlanta, GA
FNC Insurance Agency Inc, Hagerstown, MD
Gemini Trust Company LLC dba Gemini Exchange LLC, New York, NY

Department of Financial Institutions

Money Transmitters

95 Licensed Companies

As of June 30, 2017

Golden Money Transfer Inc, San Diego, CA
Google Payment Corp dba Android Pay dba Google Payments dba Google Wallet,
Mountain View, CA
Green Dot Corporation, Pasadena, CA
HSI USA Inc, San Francisco, CA
IDT Payment Services Inc, Newark, NJ
Iftin Trading LLC dba Iftin Express, Minneapolis, MN
InComm Financial Services Inc, Columbus, GA
Integrated Payment Systems Inc, Atlanta, GA
Intermex Wire Transfer LLC, Miami, FL
Intuit Payments Inc, Mountain View, CA
JHA Money Center Inc, Monett, MO
JPay Inc, Miramar, FL
Kaah Express FS Inc, Minneapolis, MN
Keefe Commissary Network LLC dba Access Corrections, St Louis, MO
Klarna Inc, Columbus, OH
Kroger MTL Management LLC, Cincinnati, OH
Lucky Money Inc, San Francisco, CA
Mercari Inc, San Francisco, CA
Metavante Payment Services LLC, Milwaukee, WI
Microsoft Payments Inc, Redmond, WA
Moneydart Global Services Inc dba Xpress Money, Woodbridge, NJ
MoneyGram Payment Systems Inc, Minneapolis, MN
NetSpend Corporation, Austin, TX
NISC UBP LLC dba Capturis, Mandan, ND
Noventis Inc dba PreCash, Houston, TX
Official Payments Corporation, Elkhorn, NE
Olympic Financial Group Inc dba OFG Inc, Minneapolis, MN
PayNearMe MT Inc, Sunnyvale, CA
Payoneer Inc, New York, NY
PayPal Inc, San Jose, CA
Rakuten Card USA Inc, San Mateo, CA
RealPage Payments Services LLC, Richardson, TX
Remitly Inc, Seattle, WA
SEQR Payments Inc, Atlanta, GA
Sigue Corporation, Sylmar, CA
Skrill USA Inc, New York, NY
Softgate Systems Inc, Jersey City, NJ
Square Inc, San Francisco, CA
Stripe Payments Company, San Francisco, CA
Tech Friends Inc dba JailATM, Jonesboro, AR

Department of Financial Institutions
Money Transmitters
95 Licensed Companies
As of June 30, 2017

Tempus Inc, Washington, DC
Tilia Inc, San Francisco, CA
Tipalti Inc dba Tipalti, San Mateo, CA
TouchPay Holdings LLC dba GTL Financial Services, Irving, TX
TransferMate Inc dba PaytoStudy, Chicago, IL
TransferWise Inc, New York, NY
Travelex Currency Services Inc dba Travelex Worldwide Money, New York, NY
U.S. Equity Advantage Inc, Orlando, FL
Uphold HQ Inc, Larkspur, CA
USForex Inc dba OFX dba USForex, San Francisco, CA
Veem Payments Inc, San Francisco, CA
Viamerica Corporation dba Vianex, Bethesda, MD
Western Union Business Solutions (USA) LLC dba Western Union Business Solutions,
Washington, DC
Western Union Financial Services Inc dba Orlandi Valuta dba Vigo Remittance,
Englewood, CO
World First USA Inc, Austin, TX
WorldRemit Corp dba WorldRemit, Denver, CO
Yapstone Inc dba DuesPayment dba InnPayment dba RentPayment dba
StorageRentPayment dba VacationRentPayment, Walnut Creek, CA

Department of Financial Institutions
Deferred Presentment Service Providers
34 Licensed Companies
As of June 30, 2017

Cash Central Of North Dakota LLC dba Cash Central, Dublin, OH

CCF of North Dakota LLC dba Community Choice Financial, Dublin, OH

CCO North Dakota Inc dba Checkcity.com, Provo, UT

CNU of North Dakota LLC dba CashNetUSA, Chicago, IL

Couture Enterprises dba Jay's Pawn Shop
Bismarck, ND (2 locations)
Mandan, ND

Creditbox.com LLC, Des Plaines, IL

Dakota Pawnbrokers & 2nd Hand Inc, Minot, ND

DC Holdings LLC dba Direct Check
Devils Lake, ND
Grafton, ND
Jamestown, ND
Wahpeton, ND

Great Plains Specialty Finance Inc dba Check N Go
Fairfield, OH

MM Finance LLC dba EZ Money Check Cashing
Fargo, ND (2 locations)
Grand Forks, ND
Minot, ND

NDFS LLC dba Mister Money – USA of Fargo, Fargo, ND

NDFS LLC dba Mister Money – USA of Jamestown, Jamestown, ND

NDFS LLC dba Mister Money – USA of South Fargo, Fargo, ND

SCIL Inc dba Speedy Cash, Wichita, KS

Used-A-Bit Sales Inc dba Used-A-Bit Sales and Pawn
Fargo, ND (2 locations)

Department of Financial Institutions
Deferred Presentment Service Providers
34 Licensed Companies
As of June 30, 2017

Wyoming Financial Lenders Inc dba Ameri-Cash
Bismarck, ND
Fargo, ND (2 locations)
Grand Forks, ND
Minot, ND

Wyoming Financial Lenders Inc dba Payday Express
Grand Forks, ND (2 locations)

Wyoming Financial Lenders Inc dba Money Lenders
Bismarck, ND
Fargo, ND
West Fargo, ND

Department of Financial Institutions
Debt Settlement Providers
1 Licensed Companies
As of June 30, 2017

GRT Financial Inc, Southfield, MI

**State of North Dakota
Department of Financial Institutions
Deferred Presentment Project
Transaction Volumes and Amounts**

Transactions

	Transaction Volume*	Total Advance Amount	Total Advance Fees	Average Advance Amount	Average Advance Fees
Jul-16	6,303	\$2,112,778.84	\$422,046.73	\$335.20	\$66.96
Aug-16	6,513	\$2,192,309.00	\$437,880.91	\$336.61	\$67.23
Sep-16	5,944	\$1,992,859.00	\$398,136.58	\$335.27	\$66.98
Oct-16	5,806	\$1,920,354.00	\$383,543.71	\$330.75	\$66.06
Nov-16	5,785	\$1,940,402.87	\$387,617.23	\$335.42	\$67.00
Dec-16	5,752	\$2,004,933.17	\$400,442.39	\$348.56	\$69.62
Jan-17	5,704	\$1,923,441.33	\$384,189.94	\$337.21	\$67.35
Feb-17	4,701	\$1,600,429.83	\$319,531.77	\$340.44	\$67.97
Mar-17	5,091	\$1,714,563.00	\$342,499.56	\$336.78	\$67.28
Apr-17	4,920	\$1,636,456.00	\$326,833.97	\$332.61	\$66.43
May-17	5,719	\$1,902,882.16	\$380,129.22	\$332.73	\$66.47
Jun-17	5,853	\$1,966,270.58	\$392,869.56	\$335.94	\$67.12
Total	68,091	\$22,907,679.78	\$4,575,721.57	\$336.43	\$67.20

*Transaction Volume is based on the date transactions with a status of 'Open', 'Closed', or 'Pending' are entered on the state database.

Past information on this report is subject to change under conditions including:

- 1) Transactions that are rescinded or cancelled are not included in the results; past transactions may be rescinded or cancelled by a licensee at a future date.
- 2) Transactions that have an Advance Amount of \$0.00 are excluded from the Transaction Volume count in order to reflect accurate transaction averages.

Renewals

	Renewal Volume**	Renewal Advance Amount	Renewal Advance Fees	Average Advance Amount	Average Advance Fees
Jul-16	1,919	\$682,847.50	\$136,509.30	\$355.84	\$71.14
Aug-16	2,257	\$809,679.84	\$161,935.34	\$358.74	\$71.75
Sep-16	2,068	\$743,972.00	\$148,744.40	\$359.75	\$71.93
Oct-16	1,901	\$674,086.50	\$134,817.06	\$354.60	\$70.92
Nov-16	1,877	\$668,767.00	\$133,728.20	\$356.30	\$71.25
Dec-16	2,237	\$807,696.50	\$161,488.89	\$361.06	\$72.19
Jan-17	1,962	\$718,999.67	\$143,799.66	\$366.46	\$73.29
Feb-17	1,827	\$663,427.50	\$132,635.40	\$363.12	\$72.60
Mar-17	1,660	\$604,693.00	\$120,938.34	\$364.27	\$72.85
Apr-17	1,715	\$617,620.50	\$123,463.80	\$360.13	\$71.99
May-17	1,913	\$687,475.50	\$137,494.89	\$359.37	\$71.87
Jun-17	2,018	\$726,666.50	\$145,228.14	\$360.09	\$71.97
Total	23,354	\$8,405,932.01	\$1,680,783.42	\$359.98	\$71.98

**Renewal Volume is based on the Renewal Date listed in the state database.