

2023-2025 **BIENNIAL REPORT**

*Promoting the economic well-being of
North Dakota businesses and consumers*

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Work hard at work worth doing.
~ Theodore Roosevelt



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Message

From the Commissioner

I appreciate Governor Kelly Armstrong's reappointment, allowing me to continue in my role as commissioner. Serving the State of North Dakota in this position is an honor. The work of state regulators is an important aspect of the North Dakota economy, as a stable and safe financial system fosters consumer confidence. North Dakota banks and credit unions continue to thrive, serving their communities well. Although the financial landscape is always evolving, our mission to ensure a safe and sound financial industry remains constant.

In 2025, the North Dakota legislature granted us continuing appropriations, where our budget is now approved by the State Credit Union and State Banking Boards. The Department is funded through assessments and fees paid by the entities it regulates. This change gives the boards, which include representatives of those entities, greater input into how their funds are allocated. It enables us to respond in a timely manner to the needs of the financial industry and our citizens. Maintaining a consistent state regulatory framework is essential to safeguarding and supporting our local economies, even when federal priorities shift.

In recent years, we have seen tremendous growth in non-depository licenses and many new innovations and financial products continue to emerge in the marketplace. In February 2025, Jan Murtha joined our department as deputy over the non-depository division. With this industry growth, we continue to explore new ways to improve efficiency. Results of these efforts include strengthened collaboration with other states to supervise multi-state companies and the recent adoption of a data security model law to enhance oversight and better protect North Dakota citizens.

To ensure consistent and fair regulation for our institutions, we engage in policy discussions at the national level. In 2023 and 2024, I had the privilege to serve as the Chair of the Conference of State Bank Supervisors (CSBS). This role expanded opportunities to work closely with other states and federal agencies. We were honored to host regulators from multiple states in Medora for the CSBS annual strategic planning meeting. I continue to serve as Chair of the CSBS Legislative Committee and as a member of its Board. I also served on the FDIC Regulatory Advisory Board until it sunset in 2024 and currently represent state bank regulators on the Financial Stability Oversight Council (FSOC) under the U.S. Treasury Department. In addition, Assistant Commissioner Corey Krebs serves on the National Association of State Credit Union Supervisors (NASCUS) Board. This involvement ensures that North Dakota interests are represented on the national stage.

As part of our financial literacy efforts, we began hosting the LifeSmarts competition for North Dakota high schools, which is a great way for students to learn about financial responsibility. We are proud of how well North Dakota teams compete at the national level!

Due to increased reports of financial fraud across the state, our educational efforts will continue to expand so we can provide timely and useful information to consumers. Keeping our North Dakota citizens' financial wellbeing in mind, while also preserving access to financial services, gives us purpose.



Thank you for the continued trust placed in our department. We remain committed to upholding the integrity of North Dakota's financial system and to serving our citizens with transparency, diligence, and care. I look forward to the work ahead and to collaborating with our partners across the state and nation to ensure a resilient financial future for North Dakota.

Lise Kruse

Lise Kruse
Commissioner

Our History

In 1887, the Office of Public Examiner was established to supervise the books and financial accounts of several public, educational, charitable, penal, and reformatory institutions of Dakota Territory, with public examiners appointed by the Governor.

1889

North Dakota becomes a state.

1893

The act establishing the Office of Public Examiner is repealed and an act providing for a State Examiner is enacted. The Governor is to appoint, and the Senate confirm the State Examiner, who shall examine the books of the Secretary of State, State Auditor, State Treasurer, Clerk of the Supreme Court, Commissioner of Insurance, County Treasurer, County Auditor, Board of County Commissioners, the general public, educational, charitable, penal, and reformatory institutions.

1905

The Banking Board is created to have charge and control over all associations carrying on the business of banking, savings banks, and trust companies under North Dakota law. This board consisted of the Governor, Secretary of State, and Attorney General.

1935

An act for the organization of credit unions is approved and placed under the supervision of the State Banking Board.

1943

Composition of the State Banking Board changed to two members appointed by the Governor and the State Examiner who serves as Chair. The Attorney General serves as Ex-officio, attorney for the Board.

1945

State Credit Union Board established consisting of two members appointed by the governor and the State Examiner who serves as Chair. The Attorney General serves as Ex-officio, attorney for the Board.

1960

Oversight of small loan companies is assigned to the office.

1969

The name of the Office of the State Examiner was changed to the Department of Banking and Financial Institutions, and the position of State Examiner changed to Commissioner.

Examination of state agencies, educational, charitable, penal, reformatory, county offices, cities, parks, and school districts was transferred to the State Auditor's Office.

The State Banking Board was expanded to five members.

The Department was assigned oversight of collection agencies.

1973

The Department was assigned oversight of sellers of checks.

1975

The Department was assigned oversight of consumer finance companies.

1979

The Department assigned oversight of money brokers.

The State Banking Board was expanded to 7 members, and the State Credit Union Board expanded to 5 members. The Commissioner serves as Chair of both Boards.

1997

Law governing small loan companies combined into consumer finance company law.

2001

The name of the Department of Banking and Financial Institutions changed to the Department of Financial Institutions.

Department was assigned oversight of deferred presentment service providers.

2005

The Department was assigned oversight of money transmitters.

2009

Law governing consumer finance companies was combined into money broker law.

2011

The Department was assigned oversight of debt settlement service providers.

2019

The Department embarks on an initiative to modernize laws and administrative rules, introducing bills which were passed by the legislature.

2021

The Department continues the initiative to modernize laws and administrative rules, introducing bills which were passed by the legislature.

2023

The Department embarks on an initiative to ensure state oversight is strong to prevent federal government preemption of state law, combining it with the modernization initiative, introducing bills which shored up state oversight of regulated entities, which were passed by the legislature.

Model money transmission law passed creating consistency across the nation, assigned the department oversight of virtual currency transmission, and reduced red tape as part of the Governor's Red Tape Reduction initiative.

Law governing money brokers was bifurcated, creating industry specific law for mortgage lenders and other non-depository lenders. This also modernized parts of the law and was part of the Governor's Red Tape Reduction initiative.

Department was assigned oversight of mortgage servicing companies. The law incorporates prudential standards creating consistency across the nation.

2025

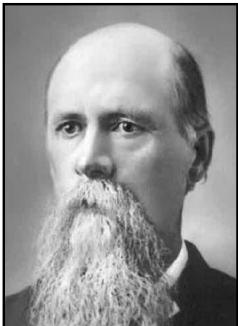
The State Banking Board and the State Credit Union Board were assigned Department budgeting authority as part of ongoing appropriations structure.

Department was assigned oversight of cooperative financial institutions, creating chartering options for mutual banks.

Clarified Department oversight of crypto currency kiosks.

Department was assigned oversight of data security standards for non-depositories. The law incorporates model law standards, creating consistency across the nation.

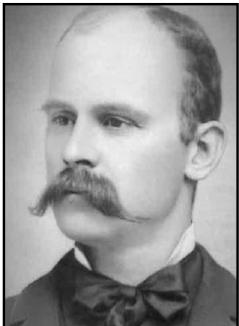
Past Commissioners



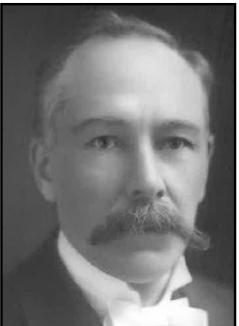
Wm G Hayden
1889-1891



R.E. Wallace
1891-1893, 1901-1903



Kemper Peabody
1893-1895



H.A. Langlie
1895-1901



Evan S. Tyler
1903-1905



D.K. Brightbill
1905-1907



Oliver Knudson
1907-1913



S.G. Severtson
1913-1915



G.J. Johnson
1915-1917



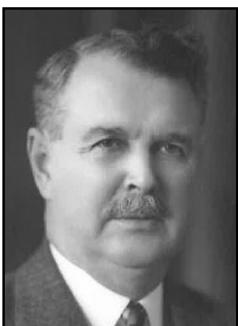
J.R. Waters
1917-1919



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



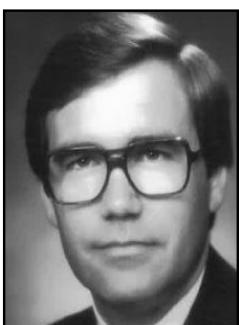
H.L. Thorndal
1966-1969



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



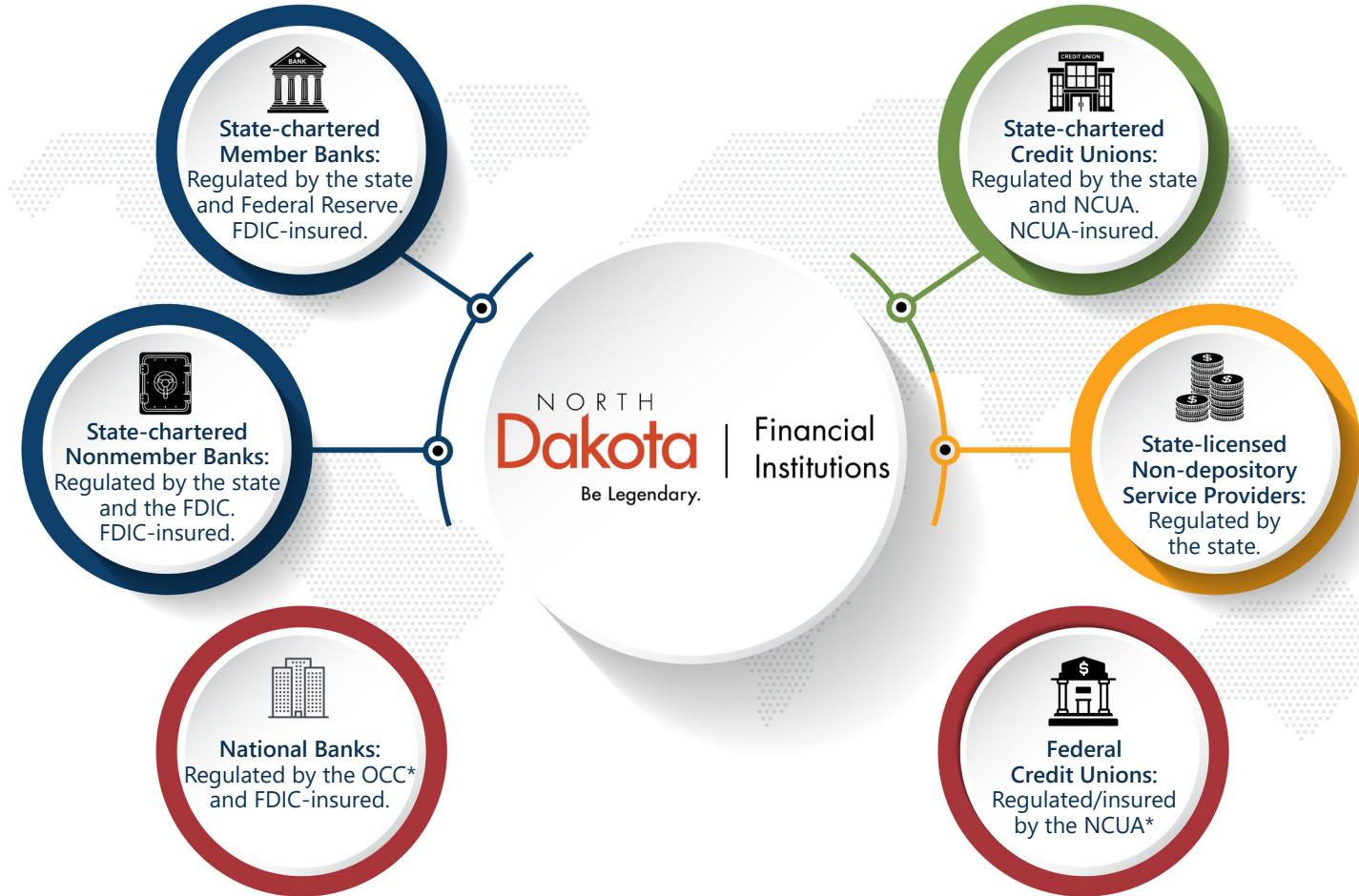
Timothy J. Karsky
2001-2010



Robert J. Entringer
2010-2017

What We Do

Regulating financial institutions and other entities that provide financial services is a complex process that involves many federal and state agencies. The chart below illustrates the institutions the Department of Financial Institutions supervises. As the graphic depicts, national banks and federal credit unions are not regulated by our Department.



* Office of the Comptroller of the Currency (OCC)

* National Credit Union Association

Statutes Administered by the Department

North Dakota Century Code

[Chapter 6: Banks and Banking](#)

[Chapter 13: Debtor and Creditor Relationship](#)

North Dakota Administrative Code

[Article 13: Department of Financial Institutions](#)

Commitment & Values

Mission

To maintain public confidence in North Dakota financial institutions by ensuring the financial industry operates in a safe and sound manner while complying with applicable rules and laws.

Vision

A safe, secure, and competitive financial services environment which promotes the economic well-being of North Dakota businesses and consumers.

Who We Are

State Banking Board

I. Lise Kruse

Commissioner
Chair

Charlotte Aldinger

President of Commercial Bank of Mott
Member—Term Expires 6/30/2029

Brenda Foster

CEO of First Western Bank and Trust, Minot
Member—Term Expires 6/30/2026

Todd Heilman

CEO of Western State Bank, Devils Lake
Member—Term Expires 6/30/2028

Peter Jahner

President of Kirkwood Bank & Trust, Bismarck
Member—Term Expires 6/30/2025

Steven Rehovsky

President of First United Bank, Park River
Member—Term Expires 6/30/2027

Pao Yueh (Claudia) Schollmeyer

Retired CPA, Bismarck
Lay Member—Term Expires 6/30/2029

The State Banking Board works in conjunction with the Department of Financial Institutions and has charge of executing the Department's mission, including all laws relating to state-chartered banks and trust companies. The Commissioner of the Department of Financial Institutions and the State Banking Board provide supervisory authority over North Dakota state-chartered banks. All members of the Board are appointed by the Governor, with the chair being confirmed by the North Dakota Senate. The Commissioner serves as chair of the Board, and the Assistant Commissioner serves as the non-voting secretary of the Board. Four Board Members must have experience in an executive capacity in management of a state bank for at least five years; one member must have experience in an executive capacity in management of a state bank or a national bank for at least five years; and one member is from the public. These members represent different stakeholders within the financial system.

State Credit Union Board

I. Lise Kruse

Commissioner
Chair

Paul Brucker

President of Railway Credit Union, Mandan
Member—Term Expires 6/30/2025

George Economon

Retired, Fargo
Member—Term Expires 6/30/2025

Stephen Schmitz

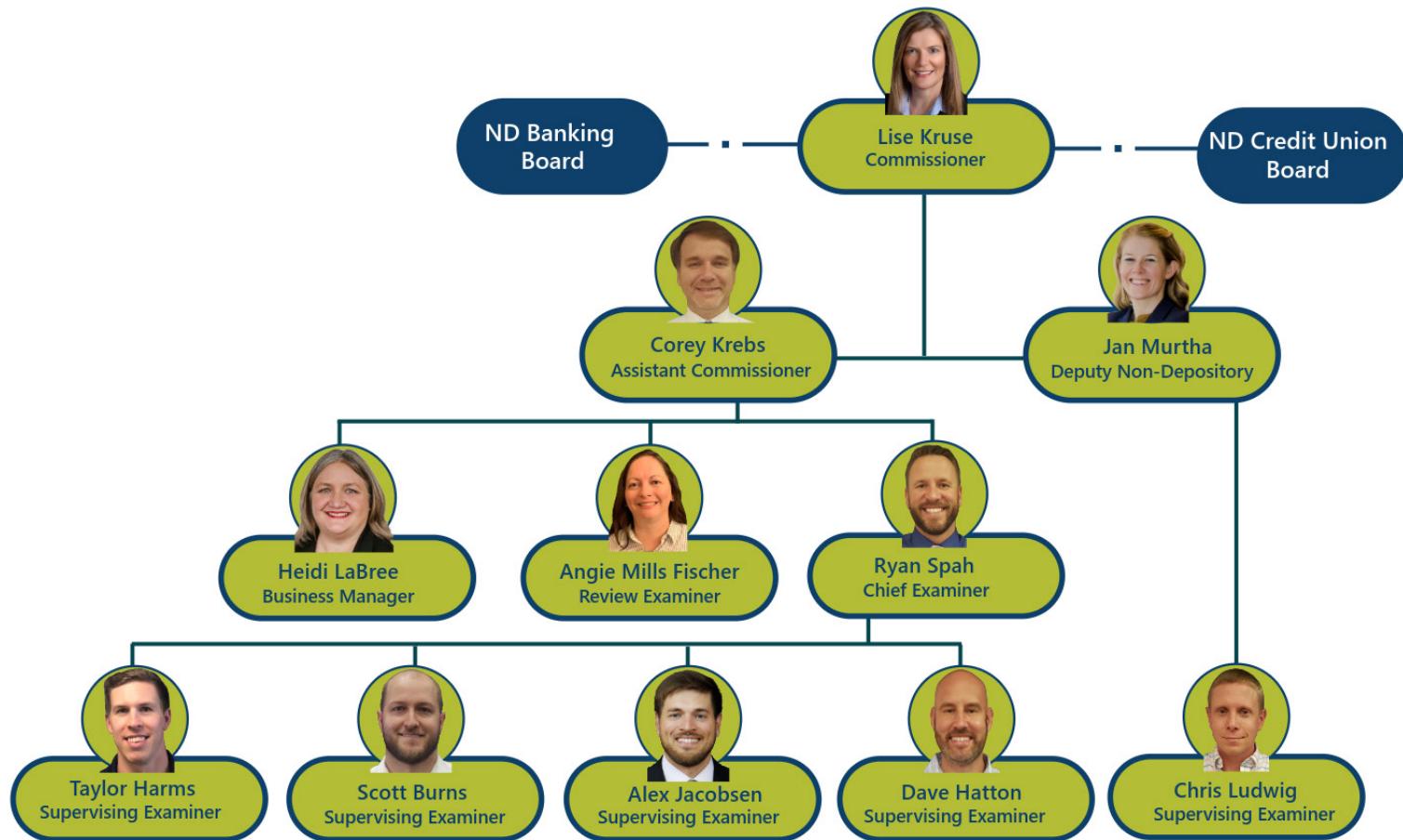
President of First Community Credit Union, Jamestown
Member—Term Expires 6/30/2026

Melanie Stillwell

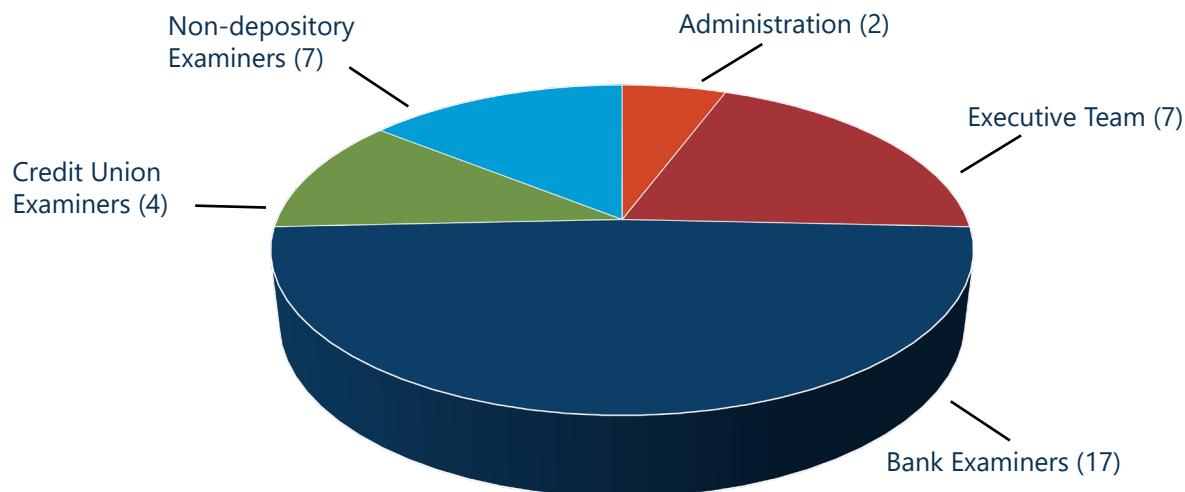
Retired, Williston
Member—Term Expires 6/30/2028

The State Credit Union Board works in conjunction with the Department of Financial Institutions and has charge of executing the Department's mission, including all laws relating to state-chartered credit unions. The Commissioner of the Department of Financial Institutions and the State Credit Union Board provide supervisory authority over North Dakota state-chartered credit unions. All members of the Board are appointed by the Governor, with the chair being confirmed by the North Dakota Senate. The Commissioner serves as chair of the Board, and the Assistant Commissioner serves as the non-voting secretary of the Board. Three Board Members must have experience in an executive capacity in management of a state credit union for at least five years; one member must have experience in an executive capacity in management of a state credit union or a national credit union for at least five years; and one member is from the public. These members represent different stakeholders within the financial system.

DFI Management



35 Full-time Employees



Staffing

The department has an excellent team of talented examiners and support staff. Additionally, the State Banking Board and State Credit Union boards have approved budgets that adjust staffing levels consistent with industry growth. This has allowed the department to continue to meet its mission while filling previous examination team openings due to key retirements.

Connections

Representing North Dakota's Financial Interests at the National Level

August 2023: The Department hosted the Conference of State Bank Supervisors (CSBS) Strategic Planning event in Medora. Fifty-eight members from 27 states participated! It was a great opportunity to showcase our beautiful state.

October 2023: Pictured right, commissioner Kruse provided opening remarks at the 2023 Community Banking Research Conference held in St. Louis, emphasizing the vital role of community banks in sustaining and enriching local communities across the U.S., particularly in rural areas. Highlighting the strength of the dual-banking system and the importance of federal-state regulatory collaboration, she shared personal insights into how community banks go beyond financial services by funding essential amenities, supporting local causes, and stepping up in times of crisis. She underscored the need for tailored, transparent regulation that avoids unnecessary burdens, especially in light of recent regional bank closures, and called for continued storytelling and collaboration to preserve and strengthen the community banking model.



Pictured signing the MOU are CSBS President and CEO Brandon Milhorn, FHFA Director Sandra L. Thompson, and CSBS Board Chair Lise Kruse.

October 2024: The Department hosted a Bank Summit that was packed with leading financial strategists, policymakers, and government leaders. Pictured to the right is Miki Bowman, Board of Governors Federal Reserve with Commissioner Kruse.

May 2025: At the Mortgage Policy Summit in Washington, D.C. Commissioner Kruse participated in a panel discussion highlighting how regulators and industry leaders can embrace innovation to enhance oversight, streamline compliance, and support responsible modernization.



April 2024: In a landmark move to strengthen mortgage industry oversight, the Department participate in a formal information-sharing agreement between the Conference of State Bank Supervisors (CSBS) and the Federal Housing Finance Agency (FHFA). The memorandum of understanding (MOU) enhances collaboration between state and federal regulators overseeing nonbank mortgage companies. As CSBS Board Chair, North Dakota Commissioner Lise Kruse was the first state regulator to sign, highlighting the state's leadership in financial regulation. The FHFA, regulator and conservator of Fannie Mae and Freddie Mac, joins state regulators with full authority over nonbank mortgage firms. This agreement improves coordination on market trends, risk management, and consumer protection. This milestone showcases North Dakota's commitment to financial stability and national policy leadership, advancing a more resilient housing finance system for the nation.



Information sharing between state regulators and federal supervisors is common sense given our shared interest in a vibrant, stable mortgage marketplace. Establishing information sharing opens the door to a more collaborative oversight process that is beneficial to all involved. ~ Commissioner Kruse

Community Involvement

Statewide Partnerships: We're proud to collaborate with the North Dakota Bankers Association (NDBA), the Independent Community Banks of North Dakota (ICBND), and the Dakota Credit Union Association (DakCu). These partnerships strengthen our shared commitment to a safe, sound, and thriving financial system across North Dakota. Through ongoing engagement, we support education, innovation, and community-focused banking that benefits citizens statewide.

LifeSmarts: The Department has the pleasure of hosting, facilitating and participating in the LifeSmarts competition, engaging 54 students from five schools in the state-level event, up from 44 students in 2024. The program continues to empower young people with practical knowledge in areas such as personal finance, consumer rights, and technology. At the national level, North Dakota teams delivered outstanding performances: The Money Hounds from Litchville-Marion earned second place in 2025, while Jamestown tied for fifth, both placing in the top 16. In 2024, The Money Hounds also reached the top 16, tying for fifth nationally. These achievements reflect the dedication of our students and educators, and the growing impact of LifeSmarts across the state.

Take Your Child to Work Day: The Department had a great time teaching financial literacy to about 25 elementary-aged children. The Department of Financial Institutions, along with the Bank of North Dakota and the Department of Water Resources, spent the afternoon teaching and learning from these kids. This special observance occurs every April.

Zoo Boo: Department employees and their families enjoy volunteering their time at the Zoo Boo in October. It is a fun way to provide financial literacy tools (and candy) to kids of all ages!



Accomplishments & Activities

Digital Assets/Virtual Currency

The emergence of virtual currency and digital assets has sparked considerable curiosity among North Dakota citizens and the financial industry. Therefore, the department issued guidance to banks and credit unions to clarify regulatory expectations, as well as outlining risks to consider prior to engaging in the activity. The department also sponsored model law legislation for money transmission, which included transmissions involving virtual currencies.

Industry Oversight

The department remained vigilant to ensure companies doing business in North Dakota are financially sound and operate in accordance with the law. Forty bank, seven trust, twenty-six credit union, and 152 non-depository financial institution examinations were conducted during the biennium. Additionally, financial data was monitored on an ongoing basis for changing financial conditions. Removal orders, where individuals are prohibited from working for a financial institution, were issued against five individuals to guard the public against those who have engaged in fraud and other prohibited activities.

National Engagement

Effective local control is only possible if federal laws do not preempt state law and enforcement authority remains with state governments. The department remains engaged with federal regulators and lawmakers to ensure oversight of the financial industry includes state insight into the local economy. The Commissioner serves on the board of the Conference of State Bank Supervisors (CSBS) and was nominated to represent the states on the Financial Stability Oversight Council. The Assistant Commissioner serves on the board of directors of the National Association of State Credit Union Supervisors (NASCUS) and was appointed to the Joint Supervisory Working Group of the National Credit Union Association (NCUA). Through these associations and appointments, the department regularly engages with our federal agency counterparts such as the Federal Deposit Insurance Corp. (FDIC), the Federal Reserve system, the Consumer Financial Protection Bureau (CFPB), and the NCUA to ensure North Dakota interests are represented.

Outreach

Department officials are often asked to speak at various events and to different groups to share insight and educate. These include meetings of the Risk Management Association members, the Independent Community Bankers of North Dakota Agriculture lending school, and local colleges and universities. Department staff have presented citizen-facing fraud seminars and sponsored financial literacy training events.



We hosted both a bank and credit union summit to facilitate communications with regulated industries.

Networked Supervision

State banking agencies coordinate with one another to ensure seamless oversight of banks and credit unions with operations in multiple states. Non-depository financial institutions have grown and represent a significant segment of the financial industry, and the need for greater state coordination to oversee this sector has grown with it. Prudential standards establishing capital, liquidity, and board governance requirements for mortgage servicers and a model law for money transmitters were adopted into North Dakota law in 2023, and we have worked to implement these standards over this past biennium. These new laws ensure consistent supervision across the nation and enhanced protection for consumers. The department is participating in "One Company, One Examination" and multi-state examination initiatives, which leverages the work of other states' agencies to improve efficiencies, reduce duplication and regulatory burden, and ensure effective oversight of the financial industry. The department was an early adopter of the State Examination System (SES) software, ensuring a common modern platform is used across the nation for seamless examinations of the regulated industries.

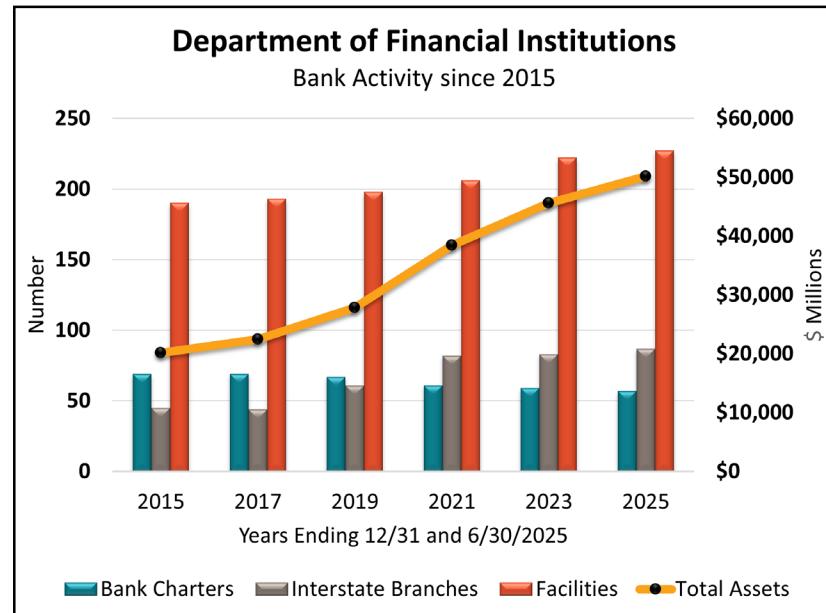
Modernization Initiative

The Department continued the strategy of modernizing laws and rules to ensure they meet the needs of the industry and North Dakota citizens and to eliminate unnecessary regulatory burdens where possible. This initiative helps limit the risk of federal preemption and enhances efforts to improve multi-state coordination. Several department bills were passed in 2025 updating outdated state laws, clarifying the applicability of law, and reestablishing a state charter for cooperative financial institutions.



North Dakota State-Chartered Bank Operations

The financial services industry continues to expand rapidly. Total state-chartered bank assets increased \$4.6 billion, or 10%, over the biennium to \$50.2 billion. During that time, the number of bank locations increased by 5, or 2%, to 227. Out-of-state branches grew by 5% to 87 locations. All of this growth occurred while the number of individual state-chartered banks declined by 3% to 57. Despite consolidation and merger activity, state-chartered banks are growing, serving more communities, gaining market share, and becoming more complex. Even with significant growth, the industry has maintained a healthy financial position and remains well-capitalized.



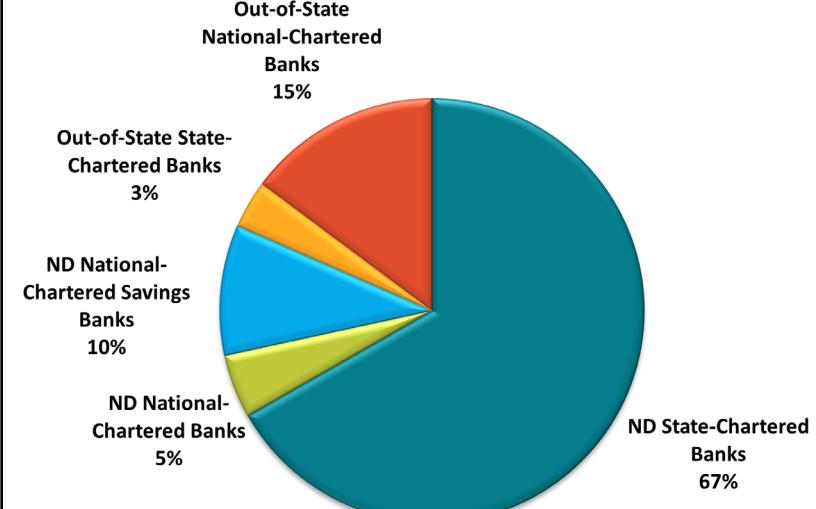
North Dakota State-Chartered Market Share

Banks overseen by the department continued to gain market share. At the end of the biennium, North Dakota state-chartered banks held 67% of total bank deposits, up from 66% in the previous biennium and 56% in 2015.

North Dakota ranks higher than any other state (and Washington, D.C.) when it comes to banks and credit unions per capita. [The state has roughly 64 banks and credit unions for every 100,000 residents.](#)

Source: FDIC Summary of Deposits

Distribution of North Dakota in-State Deposits (as of June 30, 2025)

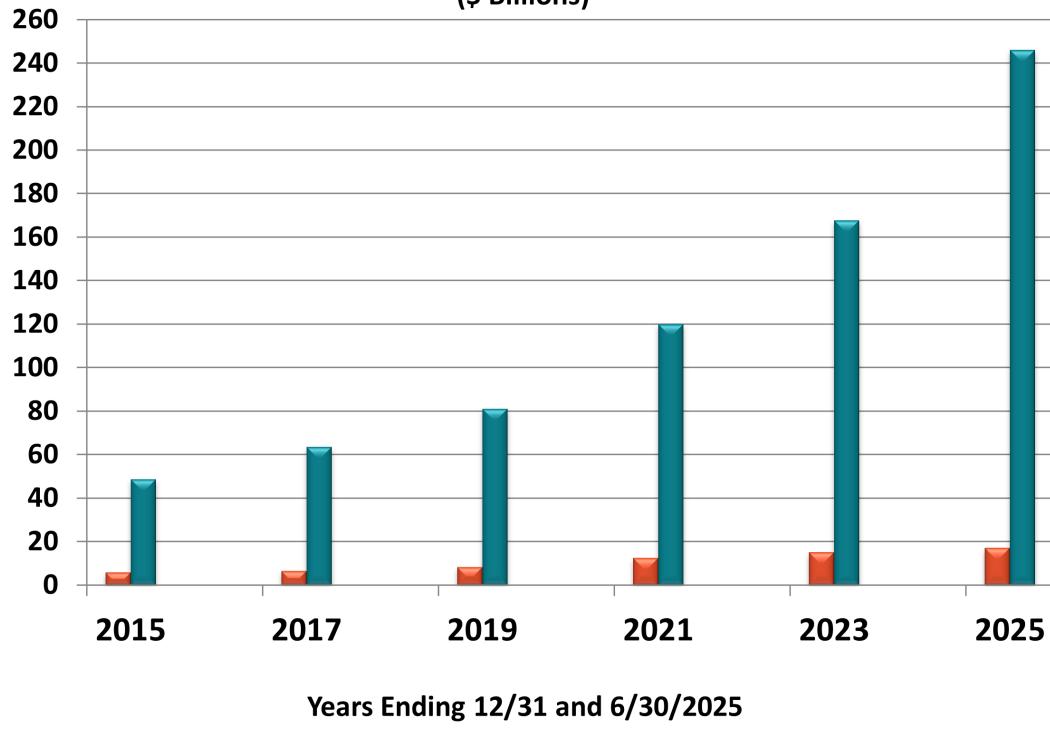


North Dakota State-Chartered Trust Operations

Trust activity among North Dakota banks and trust companies grew over the biennium. Total fiduciary assets under management rose 89% to \$263 billion.

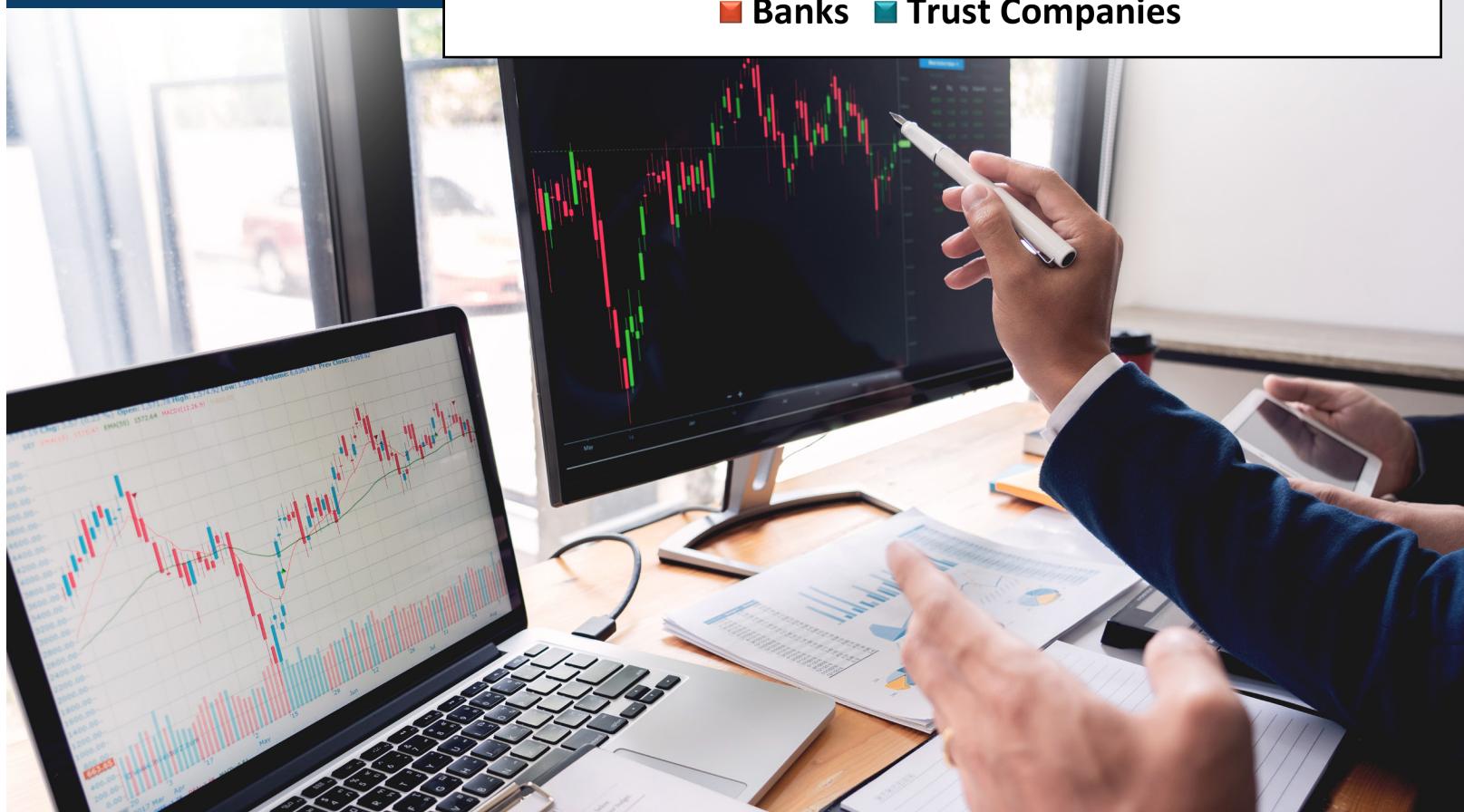
These assets were held by four independent trust companies and 13 banks with trust powers.

Total Fiduciary Assets - All ND State-Chartered Entities (\$ Billions)



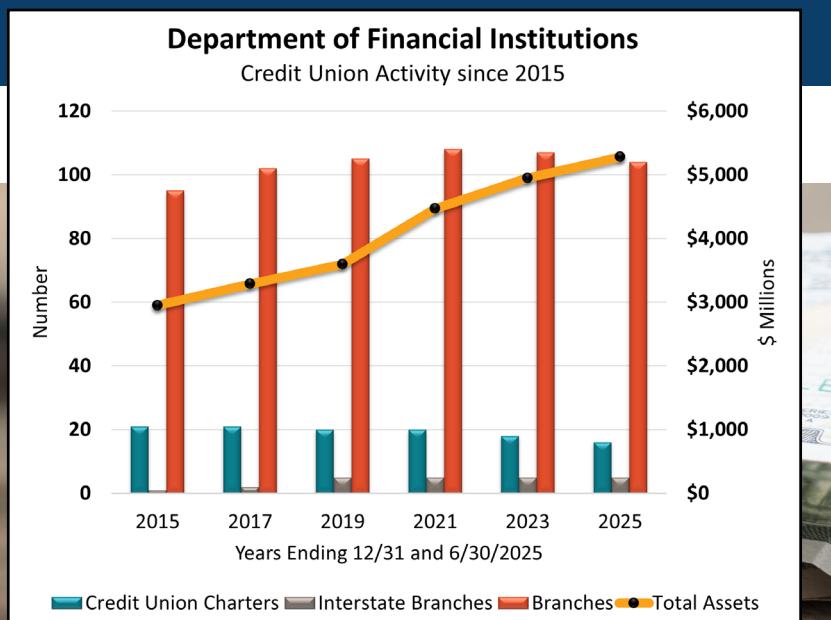
Years Ending 12/31 and 6/30/2025

■ Banks ■ Trust Companies



North Dakota State-Chartered Credit Union Operations

Credit unions continued to grow in size and complexity over the biennium. Assets increased by 10% to \$5.3 billion. The number of credit unions declined by 13% to 16, with three fewer branch locations, totaling 104. The number of interstate branches remained steady at five. Despite consolidation and merger activity, state-chartered credit unions expanded their market share. Even with this growth, they maintained a healthy financial posture and a well-capitalized equity position.



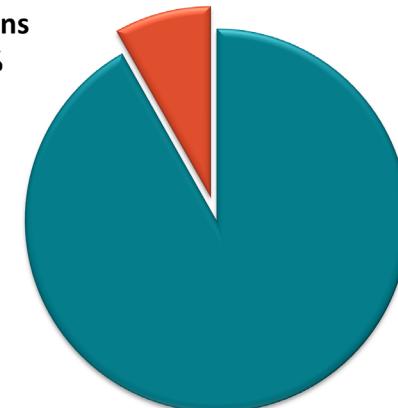
North Dakota State-Chartered Credit Union Market Share

Credit unions overseen by the department continued to gain market share. At the end of the biennium, North Dakota state-chartered credit unions held 92% of total credit union assets, up from 91% in the previous biennium.

Distribution of North Dakota Credit Union Total Assets

(as of June 30, 2025)

Federal
Chartered
Credit
Unions
8%



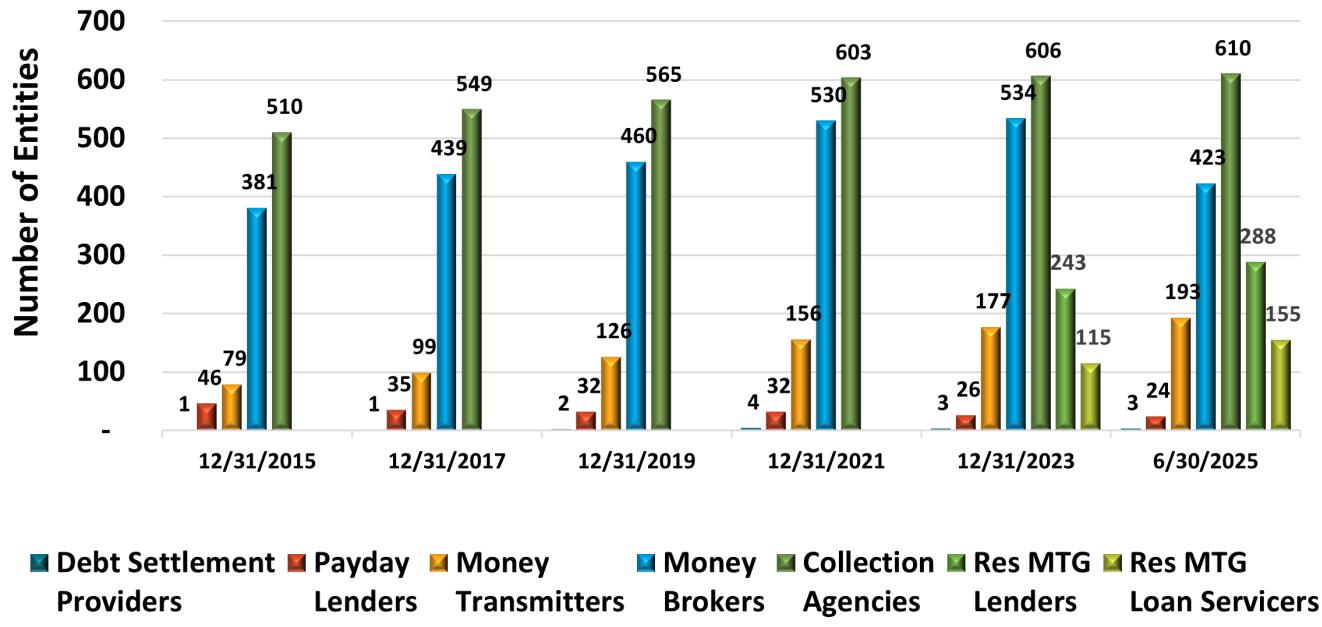
North Dakota
State
Chartered
92%



North Dakota Non-depository Financial Institutions

North Dakota Department of Financial Institutions

Licensed Non-Depository Entities Trends (by Year)



Non-depository financial institutions continued to grow in both the number of licensees and the sophistication of their product offerings. Certain industry sectors, such as mortgage lending, are now dominated by non-depository institutions rather than traditional banks. While not shown in the graph above, the number of licensed mortgage loan originators ranged from 2,295 in 2015 to a peak of 7,588 in 2021 and now totals 4,187. Non-depository licenses also include many companies considered financial technology (fintech) firms, which are delivering innovative products to North Dakota citizens. Several fintechs are partnering with traditional banks to offer complex products to a broader customer base. Although banks still dominate the financial industry, emerging non-depository financial corporations are experiencing significant growth, acting as market disruptors and introducing both new risks and opportunities to the financial services sector.

Short & Long-term Goals



Preempt preemption – Ensure strong state oversight to prevent federal government preemption of state laws and state oversight of the financial industry.

Provide a consistent legal framework for regulated industries by adopting model state laws and prudential standards.

Engage with federal agencies and participate in regulatory trade organizations.

Limit regulatory duplication by coordinating between states through the “one company, one exam” initiative.

Modernize supervision. Update regulations and examinations to ensure relevance and reduce outdated or unnecessary regulatory hurdles.

Perform timely and impactful examinations in accordance with accreditation standards to ensure the financial services industry remains strong and vibrant.

Construct an oversight program for cybersecurity standards and crypto kiosks established by legislation in 2025.

Enhance financial literacy programming to better reach youth, new Americans, and underbanked populations.

Improve communications with the industries overseen.

Legislative Summary

Enacted
Legislation
from the 2025
Session within
the Department's
Jurisdiction

Bill	Key Provisions
SB 2028	<p>Senate Bill 2028 was the Department Budget Bill:</p> <ul style="list-style-type: none"> • This shifted the Department to ongoing appropriations at the legislative study recommendation. • The Department is now funded through assessments and fees paid by the entities it regulates. • Budget approval authority is now an obligation of the State Banking Board and the State Credit Union Board. • A four-year sunset provision allows for a legislative review. • This change gives the boards, which include representatives of those entities, greater input into how their funds are allocated, creating flexibility for the boards to scale department operations to the demands of the industry and economy.
HB 1127	<p>House Bill 1127 clarified law and adopted security standards:</p> <ul style="list-style-type: none"> • Adopted into North Dakota law a uniform data security standard for non-depository institutions. • Clarified the law surrounding prohibition orders. • Improved efficiencies by allowing both the commissioner and the boards to issue orders or rules on permissible activities. • Made a number of small changes to clarify or create consistency in existing law.
HB 1447	<p>House Bill 1447 addressed cryptocurrency standards:</p> <ul style="list-style-type: none"> • Clarified that cryptocurrency kiosk providers are money transmitters. • Established consumer protections to limit the fraudulent transactions passing through these kiosks.
HB 1507	<p>House Bill 1507 established a cooperative financial institution charter:</p> <ul style="list-style-type: none"> • Reestablishes a state chartering option for mutual banks. • Creates a regulatory framework that relies heavily on existing community banking law, improving efficiency by limiting regulatory duplication.

How We Do It

Department Regulatory Fund



Income:

Assessments	5,224,137	1,756,939	6,981,076
Examination Fees	125,714	9,443	242,446
Application/Investigation Fees	25,500	1,500	377,116
License Fees			2,494,265
Interest Income	36,721	7,025	138,233
Miscellaneous Fees/Fines	1,941	1,062	1,887,908
Total Income	\$5,414,013	\$1,775,969	\$4,931,062
			\$12,121,044

Expenditures:

Salaries	5,079,855	1,494,091	2,084,050	8,657,996
Operating	1,008,359	251,282	232,214	1,491,855
Total Expenditures	\$6,088,214	1,745,373	\$2,316,264	\$10,149,851

2025-2027 Total Appropriation

Salaries	7,399,451	1,892,918	4,364,705	13,657,074
Operating	1,413,607	444,639	802,349	2,660,595
Contingency	11,400	3,400	5,200	20,000
Total Appropriation	\$8,824,458	\$2,340,957	\$5,172,254	\$16,337,669



State-Chartered Bank Activity

DEPOSIT PRODUCTION OFFICES AUTHORIZED

United Valley Bank, Cavalier, 4809 38th St. S., Ste. 101, Fargo, 06/13/2024
Turtle Mountain State Bank, Belcourt, 201 Missouri Dr., Mandan, 09/15/2023

FACILITIES AUTHORIZED

The Union Bank, Beulah, 113 1st Ave. NW, Beulah, 12/07/2023
Bell Bank, Fargo, 3100 13th Ave. S., Fargo, 05/13/2024
United Valley Bank, Cavalier, 3300 Jacks Way, Fargo, 11/08/2024
Bell Bank, Fargo, 4303 S. Columbia Rd., Ste. 103, Grand Forks, 11/08/2024

FACILITIES RELOCATED

Choice Financial Group, Fargo, 207 E. Front Ave. to 1050 E. Interstate Ave., 12/11/2023
Bell Bank, Fargo, 15 Broadway N. to 520 Maine Ave., Fargo, 05/13/2024
Cornerstone Bank, Fargo, 140 Viking Dr. to 235 Hwy. 2 SE, Rugby, 02/11/25

FACILITIES DISCONTINUED

Cornerstone Bank, Fargo, 221 Main St. N., Makoti, 07/31/2023
Cornerstone Bank, Fargo, 2627 S. University Dr., Fargo, 06/14/2024
First Western Bank & Trust, Minot, 4040 42nd St. S., Fargo, 11/29/2024

INTERSTATE BRANCHES AUTHORIZED

Bell Bank, Fargo, 3501 W. Arrowhead Rd., Duluth, MN, 08/18/2023
First Western Bank & Trust, Minot, 190 S. 3rd Ave., Lismore, MN, 11/30/2023
Bell Bank, Fargo, 6838 N. 58th Dr., Glendale, AZ, 12/11/2023
Bravera Bank, Dickinson, 1011 Atlantic Ave., Kerkhoven, MN, 02/12/2024
Bravera Bank, Dickinson, 11102 57th St. NE, Albertville, MN, 02/12/2024
Bravera Bank, Dickinson, 1135 Euclid Ave., Helena, MT, 07/15/2024
Bell Bank, Fargo, 3683 S. Val Vista Dr., Gilbert, AZ, 07/08/2024

INTERSTATE BRANCHES DISCONTINUED

Bell Bank, Fargo, 214 5th St. N, Breckenridge, MN, 09/01/2023
Bell Bank, Fargo, 1850 E. Northrop Blvd., Chandler, AZ, 07/30/2024

LOAN PRODUCTION OFFICES AUTHORIZED

Bell Bank, Fargo, 15150 W. Park Place, Goodyear, AZ, 07/28/2023
Western State Bank, Devils Lake, 15150 College Dr. S., Devils Lake, ND, 07/31/2023
Bell Bank, Fargo, 105 Oak St., Ashland, MO, 08/08/2023
Bell Bank, Fargo, 4840 Bob Billings Pkwy., Lawrence, KS, 09/14/2023
Bell Bank, Fargo, 2901 SW Burlingame Rd., Topeka, KS 11/14/2023
Bell Bank, Fargo, 2623 US Hwy. 27 S., Sebring, FL, 01/30/2024
Bell Bank, Fargo, 10151 Deerwood Pk. Blvd., Jacksonville, FL, 03/1/2024
United Valley Bank, Cavalier, 4809 38th St. S., Ste. 101, Fargo, 06/12/2024
Bell Bank, Fargo, 6000 Monona Dr., Ste. 202, Monona, WI, 09/03/2024
Bell Bank, Fargo, 1428 W. 28th St., Minneapolis, MN, 09/16/2024
Bell Bank, Fargo, 5850 Eubank Blvd. NE, Ste. B-30, Albuquerque, NM, 12/19/2024
Bell Bank, Fargo, 5000 S. Towne Dr., Ste. 110, New Berlin, WI, 12/19/2024

First Western Bank & Trust, Minot, 3001 N. Alma School Rd., Chandler, AZ, 03/3/2025

LOAN PRODUCTION OFFICES RELOCATED

Bell Bank, Fargo, 2001 Thomasville Rd., to 113 S. Monroe St., Tallahassee, FL, 10/30/2023

LOAN PRODUCTION OFFICES DISCONTINUED

Bravera Bank, Dickinson, 925 20th Ave. SW, Minot, 10/09/2023
Bell Bank, Fargo, 80 S. 8th St., Minneapolis, MN, 12/01/2023
Bell Bank, Fargo, 2526 Holmes St., Kansas City, MO, 12/01/2023
Bell Bank, Fargo, 626 4th St. N., Stillwater, MN, 12/31/2023
Bell Bank, Fargo, 2901 SW Burlingame Rd., Topeka, KS, 12/31/2023
Bell Bank, Fargo, 200 Union Blvd., Ste. 300, Lakewood, CO, 12/16/2023
Bell Bank, Fargo, 275 4th St. E., Ste. 555, St. Paul, MN, 01/31/2024
Bell Bank, Fargo, 12300 W. Center St., Wauwatosa, WI, 04/15/2024
Bravera Bank, Great Falls, MT, 1420 Market Place Dr., Ste. 3, Great Falls, MT, 05/07/2024
Bell Bank, Fargo, 8801 W. Union Hills Dr., Peoria, AZ, 05/31, 2024
Bell Bank, Fargo, 2802 Coho St., Ste. 204, Madison, WI, 08/01/2024
Bell Bank, Fargo, 4435 E. Chandler Blvd. #201, Phoenix, AZ, 08/09/2024
Bell Bank, Fargo, 1750 E. Northrop Blvd., 08/09/2024
Bell Bank, Fargo, 105 Oak St., Ashland, MO, 04/30/2025
Bell Bank, Fargo, 2632 US Hwy. 27 S., Sebring, FL, 04/30/2025
Bell Bank, Fargo, 5000 S. Towne Dr., Ste. 110, New Berlin, WI, 05/31/2025
Bell Bank, Fargo, 3700 Reimer Dr. N., Maple Grove, MN, 05/23/2025
Bell Bank, Fargo, 350 W. Burnsville Pkwy., Ste. 650, Burnsville, MN, 06/30/2025
First Western Bank & Trust, Minot, 3001 N. Alma School Rd., Chandler, AZ, 09/16/2025

MAIN OFFICE RELOCATION

Bell Bank, Fargo, 3100 13th Ave. S. to 520 Main Ave., Fargo, ND

MERGERS/CONSOLIDATIONS/CONVERSIONS/DISSOLUTION

First Western Bank & Trust, Minot, merged State Bank of Lismore, Lismore, MN with and into First Western Bank & Trust 10/27/2023
Bravera Bank, Dickinson, merged Financial Security Bank, Kerkhoven, MN with and into Bravera Bank, 12/15/2023
BankNorth, Arthur, merged Harwood State Bank, Harwood with and into BankNorth, 10/10/2024

TRUST BRANCHES AUTHORIZED

Bell Bank, Fargo, interstate trust branch at 172 S. Academy, Ste. 130, Eagle, ID, 12/26/2024



The Department hosted 120 bankers, regulators, speakers, and legislators at the 2024 DFI Bank Summit in Bismarck.

The focus was to engage in important dialogue regarding the current banking landscape and regulatory priorities.

Summary of State-Chartered Trust Activity



Managed Assets:

	# of Accounts	Amount in 1,000s	# of Accounts	Amount in 1,000s
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Personal trusts/Agency accounts	394	610,130	424	745,055
Employee benefit-defined contribution	187	895,607	192	1,029,786
Employee benefit-defined benefit	6	14,645	6	15,507
Other Retirement Accounts	431	204,553	424	216,890
Investment Management Agency Accounts	419	532,917	453	615,708
Foundation/Endowment Trust & Agent	49	97,772	49	100,273
Other Fiduciary Account	1			
Total Managed Assets & Agent	1,487	\$2,355,624	1,548	\$2,723,219

Non-managed Assets:

	# of Accounts	Amount in 1,000s	# of Accounts	Amount in 1,000s
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Personal trusts/Agency accounts	103	47,589	101	47,689
Employee benefit-defined contribution	20,142	81,718,883	74,893	96,622,418
Employee benefit-defined benefit	1	356	1	565
Other Retirement Accounts	933	1,199,853	1,009	1,446,120
Investment Management Agency Accounts	353	181,112	354	192,469
Foundation/Endowment Trust & Agent	30	39,772	29	43,659
Other Fiduciary Account	13	29	13	45
Total Non-managed Assets & Agent	21,575	\$83,187,594	76,400	\$98,352,965

Custody & Safekeeping Accounts	820,741	\$82,296,815	116,277	\$119,527,135
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State-Chartered Trust Activity

BRANCHES AUTHORIZED

Heartland Trust Co., Fargo, 1551 28th Ave S, Ste. G, Grand Forks, 06/24/2025

INTERSTATE BRANCHES AUTHORIZED

Bravera Wealth, Dickinson, 1135 Euclid Ave., Helena, MT, 11/27/2024

Bravera Wealth, Dickinson, 1019 7th St S, Great Falls, MT, 11/27/2024

State-Chartered Credit Union Activity

AMEND BYLAWS

Capital Credit Union, Bismarck, 06/7/2024

BRANCHES AUTHORIZED

Town and Country Credit Union, Minot, 2305 37th Ave. SW, Minot, 08/4/2023

North Star Community Credit Union, Maddock, 2150 15th St. SW, Minot, 01/09/2024

Capital Credit Union, Bismarck, 105 N. Main St., Flasher, 03/1/2024

BRANCHES DISCONTINUED

Western Cooperative Credit Union, Williston, 107 Main St., Glen Ullin, 08/31/2023

First Community Credit Union, Jamestown, 204 Main St., Bisbee, 12/31/2023

First Community Credit Union, Jamestown, 512 Washington Ave., Northwood, 12/31/2023

First Community Credit Union, Jamestown, 1115 Dakota Dr., Fort Totten, 12/31/2023

United Savings Credit Union, Fargo, 2401 45th St. S., Fargo, 07/03/2024

Town and Country Credit Union, Minot, 1501 32nd Ave. S., Fargo, 11/01/2024

Town and Country Credit Union, Minot, 3342 Sheyenne St., West Fargo, 11/01/2024

Capital Credit Union, Bismarck, 131 West Main St., Beulah, 12/13/2024

FIELD OF MEMBERSHIP

Railway Credit Union, Mandan, expanded to include active members and veterans of the U.S. military service branches, 06/2/2023

MERGER

United Savings Credit Union, Fargo, merged Freedom Community Credit Union, Fargo, with and into United Savings Credit Union, 12/01/2023

Capital Credit Union, Bismarck, merged Flasher Credit Union, Flasher, with and into Capital Credit Union and assumed expanded field of membership, 03/01/2024



State-Chartered Banks: Consolidated Statement of Condition



Assets:

Cash & Balances Due from Depository Institutions:	Amount in 1,000s	
Noninterest-bearing Balances, Currency & Coin	625,128	556,843
Interest-bearing Balances	1,829,030	3,085,404
Securities	6,953,725	7,231,795
Federal Funds Sold	261,759	304,888
Loans/Leases, Net of Unearned Income	35,936,606	36,848,849
Less: Allowance for Loan & Lease Losses	410,146	423,975
Loans/Leases, Net of Unearned Income/Allowance/Reserves	35,526,460	36,424,874
Trading Accounts	2,430	2,074
Premises & Fixed Assets (includes capitalized leases)	782,313	899,777
Other Real Estate Owned	4,896	16,644
Intangible Assets	430,550	448,326
Other Assets	1,050,692	1,186,600
Total Assets	\$47,466,983	\$50,157,225

Liabilities:

Deposits:		
Total Deposits	41,703,358	43,924,152
Non-interest-bearing	7,879,268	7,901,940
Interest-bearing	33,824,090	36,022,212
Federal Funds Purchased/Securities Sold	301,114	70,877
Trading Liabilities	2,367	2,032
Other Borrowed Money	823,393	987,677
Subordinated Notes & Debentures	-	-
Other Liabilities	452,311	607,656
Total Liabilities	\$43,282,543	\$45,592,394

Minority Interest in Consolidated Subsidiaries	\$0	\$0
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Equity Capital:

Perpetual Preferred Stock	500	500
Common Stock	33,310	33,210
Surplus	1,735,186	1,776,130
Retained Earnings	2,910,084	3,256,592
Accumulated Other Comprehensive Income	(497,638)	(499,593)
Other Equity Capital Components	2,998	(2,008)
Total Equity Capital	\$4,184,440	\$4,564,831

Total Liabilities & Equity Capital	\$47,466,983	\$50,157,225
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State-Chartered Banks: Analysis of Income and Expense



Interest Income:

	Amount in 1,000s	Amount in 1,000s
Domestic Office Loans	1,848,762	2,137,616
Lease Financing Receivables	41,329	47,826
Balances Due from Depository Institutions	78,708	113,524
Securities	210,932	217,823
Federal Funds Sold	11,858	16,813
Other Interest Income	6,291	10,164
Total Interest Income	\$2,197,880	\$2,543,766

Interest Expense:

Domestic Office Deposits	866,741	1,167,690
Federal Funds Purchased	8,259	6,853
Other Interest Expense	47,221	44,648
Total Liabilities	\$922,221	\$1,219,191
Net Interest Income	\$1,275,659	\$1,324,575
Provision for Loan & Lease Losses	\$30,522	\$ 47,809

Noninterest Income:

Fiduciary Activities	53,023	59,162
Service Charges on Deposit Accounts	33,081	36,885
Trading Account Gains & Fees	8	(21)
Additional Noninterest Income	357,869	461,518
Total Noninterest Income	\$443,981	\$557,544

Noninterest Expense:

Salaries & Employee Benefits	716,402	761,130
Premises & Equipment Expense	116,210	122,691
Additional Noninterest Expense	327,656	371,040
Total Noninterest Expense	\$1,160,268	\$1,254,861

Pre-tax Net Operating Income	528,850	579,449
Securities Gains (Losses)	(2,489)	(3,880)
Applicable Income Taxes	72,294	82,261
Income Before Extraordinary Items	\$454,067	\$493,308
Extraordinary Gains - Net	-	25,332
Net Income Attributable to Bank	\$454,067	\$518,640
Net income Attributable to Noncontrolling Interests	-	-
Net Income Attributable to Banks & Noncontrolling Interests	\$454,067	\$518,640
Net Charge-offs	12,133	37,826
Cash Dividends	193,849	168,979
Sale, Conversion, Retirement of Capital Stock, Net	-	-

Net Operating Income (NI Before Securities Gains (Losses))	\$456,556	\$497,188
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Bank of North Dakota Consolidated Statement of Condition

Account Type	2023	2024
	Amount in 1,000s	Amount in 1,000s
Assets:		
Cash & Balances Due from Depository Institutions:		
Noninterest-bearing Balances, Currency & Coin	361,401	359,571
Interest-bearing Balances	41,186	30,624
Securities	3,869,666	4,202,500
Federal Funds Sold	37,470	16,540
Loans/Leases, Net of Unearned Income	5,758,740	6,142,955
Less: Allowance for Loan & Lease Losses	99,865	106,535
Loans/Leases, Net of Unearned Income/Allowance/Reserves	5,658,875	6,036,420
Premises & Fixed Assets (includes capitalized leases)	8,543	8,315
Other Real Estate Owned	4,223	-
Intangible Assets	-	-
Other Assets	163,264	182,508
Total Assets	\$10,144,628	\$10,836,478
Liabilities:		
Deposits:		
Total Deposits	8,709,148	8,690,167
Non-interest-bearing	664,010	615,171
Interest-bearing	8,045,138	8,074,996
Federal Funds Purchased/Securities Sold	323,010	370,327
Other Borrowed Money	25,000	480,000
Subordinated Notes & Debentures	-	-
Other Liabilities	28,183	25,074
Total Liabilities	\$9,085,341	\$9,565,568
Minority Interest in Consolidated Subsidiaries		
Equity Capital:		
Perpetual Preferred Stock	-	-
Common Stock	2,000	2,000
Surplus	72,000	72,000
Retained Earnings	1,068,297	1,217,443
Accumulated Other Comprehensive Income	(83,010)	(20,533)
Other Equity Capital Components	-	-
Total Equity Capital	\$1,059,287	\$1,270,910
Total Liabilities & Equity Capital	\$10,144,628	\$10,836,478

Bank of North Dakota

State-Charted Banks: Trend of Selected Financial Items

Amount in Millions

	2018	2019	2020	2021	2022	2023	2024
Number of Banks	68	67	64	61	59	58	57
Total Assets	\$25,271	\$27,834	\$34,622	\$38,428	\$43,282	\$47,467	\$50,157
Total Loans (Net)	\$19,099	\$21,122	\$24,274	\$26,303	\$32,550	\$35,526	\$36,425
Loan Loss Allowance	\$233	\$258	\$370	\$379	\$392	\$410	\$424
Total Deposits	\$21,884	\$24,103	\$30,096	\$33,892	\$38,085	\$41,703	\$43,924
Tier 1 Capital	\$2,426	\$2,703	\$3,263	\$3,568	\$4,118	\$4,450	\$4,835
Total Capital	\$2,563	\$2,934	\$3,585	\$3,812	\$3,736	\$4,184	\$4,567
Net Income	\$325	\$363	\$453	\$669	\$453	\$454	\$519

Ratios

	2018	2019	2020	2021	2022	2023	2024
Number of Banks	68	67	64	61	59	58	57
Net Interest Margin	4.1%	4.0%	3.8%	3.5%	3.5%	3.0%	2.9%
Return on Average Assets	1.4%	1.4%	1.4%	1.8%	1.3%	1.0%	1.1%
Net Loans/Leases to Total Deposits	88.3%	87.0%	80.7%	77.6%	85.5%	85.2%	82.9%
Net Loans/Leases to Total Assets	76.5%	75.9%	70.1%	68.4%	75.2%	74.8%	72.6%
ALLL to Total Loans	1.2%	1.2%	1.5%	1.4%	1.2%	1.1%	1.2%
Tier 1 Leverage Capital Ratio	9.8%	10.0%	9.6%	9.4%	9.7%	9.5%	9.8%
Change in Deposits (Prior 12 mo.)	10.5%	10.1%	24.9%	12.6%	12.4%	10.5%	5.3%
Change in Loans (Prior 12 mo.)	12.3%	10.6%	15.3%	8.4%	23.5%	10.1%	2.5%
Change in Total Assets (Prior 12 mo.)	10.9%	10.1%	24.4%	11.0%	12.6%	10.7%	5.7%



State-Chartered Trusts: Consolidated Statement of Condition

Account
Type

2023
4 Trusts

2024
4 Trusts

Amount in 1,000s

Amount in 1,000s

Assets:

Cash & Balances Due from Depository Institutions:

Noninterest-bearing Balances, Currency & Coin	1,433	1,846
Interest-bearing Balances	36,821	47,951
Securities	5,694	6,736
Trading Accounts	-	-
Premises & Fixed Assets (includes capitalized leases)	487	570
Intangible Assets	7,598	7,683
Other Assets	144,142	10,926
Total Assets	\$196,175	\$75,712

Liabilities:

Other Liabilities	140,368	10,408
Total Liabilities	\$140,368	\$10,408

Equity Capital:

Common Stock	1,425	1,425
Surplus	15,219	7,237
Retained Earnings	40,201	56,779
Other Equity Capital Components	(1,038)	(137)
Total Equity Capital	\$55,807	\$65,304

Total Liabilities & Equity Capital	\$196,175	\$75,712
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Analysis of Fiduciary & Related Services Income

	2023	2024
Personal Trust & Agency Accounts	3,138	3,800
Retirement-related Trust & Agency Accounts		
Employee Benefit-defined Contribution	34,252	53,237
Employee Benefit-defined Benefit	67	74
Other Retirement Accounts	3,389	4,151
Corporate Trust & Agency Accounts	-	-
Investment Management Agency Accounts	4,042	4,764
Foundation & Endowment Trust & Agency Accounts	649	743
Other Fiduciary Accounts	-	-
Custody & Safekeeping Accounts	28,262	56,982
Other Fiduciary & Related-services Income	45	26
Total Gross Fiduciary & Related-services Income	73,844	123,777
Less: Expenses	(23,141)	(34,945)
Less: Net losses from Fiduciary & Related Services	(111)	(173)
Plus: Intracompany Income Credits for Fiduciary & Related Services	-	-
Net Fiduciary & Related Services Income	\$50,592	\$88,659

State-Chartered Credit Unions: Consolidated Statement of Condition

Account
Type

2023
18 Credit
Unions

2024
16 Credit
Unions

Amount in 1,000s

Amount in 1,000s

Assets:

Cash & Other Deposits	438,314	419,483
Investments	759,566	792,472
Loans & Leases:	6,953,725	615,507
Loans Held for Sale	8,016	19,928
Real Estate Loans	1,971,056	2,124,921
Unsecured Loans	80,719	81,328
Other Loans	1,445,341	1,384,696
Total Loans	3,497,116	3,590,945
Less: Allowance for Credit Losses	(37,023)	(30,198)
Land & Building	99,890	112,566
Other Fixed Assets	14,244	15,946
CUSIF Deposit	35,385	36,813
All Other Assets	133,064	139,430
Total Assets	\$4,948,572	\$5,097,385

Liabilities:

Accounts Payable, Accrued Interest on Borrowings, & Other	42,136	40,799
Accrued Dividends & Interest Payable on Shares & Deposits	8,724	12,107
Other Borrowings	236,030	120,290
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	1,304	1,733
Trading Liabilities	2,367	2,032
Share Drafts	1,151,189	1,133,650
All Other Shares & Deposits	2,945,974	3,184,156
Total Shares & Deposits	4,097,163	4,317,806
Total Liabilities	\$4,385,357	\$4,492,735

Equity Capital:

Undivided Earnings	532,240	566,059
Other Reserves	60,982	59,813
Equity Acquired in Merger	34,689	37,883
Unrealized Gains/(Losses) on Available for Sale Debt Securities	(59,271)	(54,169)
Other Comprehensive Income	(5,425)	(4,936)
Total Equity Capital	\$563,215	\$604,650

Total Liabilities, Shares, & Equity Capital	\$4,948,572	\$5,097,385
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State-Chartered Credit Unions: Analysis of Income and Expense

Account
Type

2023
18 Credit
Unions

2024
16 Credit
Unions

Interest Income:

	Amount in 1,000s	Amount in 1,000s
Loan Income	171,993	204,900
Investment Income	28,071	37,246
Other Interest Income	157	214
Total Interest Income	\$200,221	\$242,360

Interest Expense:

Dividends	10,292	14,180
Interest on Deposits	34,424	62,022
Interest on Borrowed Money	9,315	10,489
Total Interest Expense	\$54,031	\$86,691

Net Interest Income:

Net Interest Income	146,190	155,669
Provision for Loan & Lease Losses	4,334	8,907
Total Noninterest Income	\$52,789	\$52,465

Noninterest Expense:

Salaries & Employee Benefits	92,418	98,341
Office-related Expense	34,391	33,231
Additional Noninterest Expense	28,612	31,720
Total Noninterest Expense	\$155,421	\$163,292

Net Operating Income (Loss)	\$39,224	\$35,935
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State-Chartered Credit Unions: Trend of Selected Financial Items

Amount in Millions

	2018	2019	2020	2021	2022	2023	2024
Number of Credit Unions	21	20	20	20	19	18	16
Total Assets	\$3,420	\$3,596	\$4,020	\$4,469	\$4,711	\$4,949	\$5,097
Total Loans	\$24,67	\$2,542	\$2,579	\$2,814	\$2,579	\$3,497	\$3,591
Total Investments	\$521	\$557	\$768	\$905	\$953	\$760	\$792
Undivided Earnings	\$312	\$417	\$448	\$487	\$486	\$532	\$566
Other Reserves	\$64	\$79	\$64	\$64	\$105	\$96	\$98
Shares/Deposits	\$2,941	\$3,091	\$3,469	\$3,894	\$4,018	\$4,097	\$4,318
Dividends/Interest on Deposits	\$15	\$24	\$21	\$15	\$14	\$45	\$76

Resources & Support



Visit nd.gov/dfi for:

The Bulletin

Published monthly and available at nd.gov/DFI. It is also emailed to subscribers who sign up for updates at nd.gov/dfi/contact.

Department Brochure

Distributed to prospective employees as an overview of the Department and its functions.

Financial Literacy Brochures

Available to the public as resources on topics such as scams, credit scores, and the differences between credit cards and debit cards.

Regulatory Guidance

Visit our website for references to pertinent Dakota Century Code, North Dakota Administrative Code, State Banking Board Actions and State Credit Union Board Actions

Schedule of State Banking & Credit Union Board Meetings

An annual schedule of board meetings, along with any changes or revisions, is posted on the Secretary of State's Public Meeting Notice website and on the Department's website.

State Banking Board Minutes

Meetings are held every other month beginning in January. Minutes of the Open Session are available to the public.

State Credit Union Board Minutes

Meetings are held quarterly beginning in March. Minutes of the Open Session are available to the public.

Frequently Asked Questions

Frequently Asked Questions are posted relating to Banks and Trusts, Credit Unions, and Non-depository entities.

State-Chartered Banks

ARTHUR - BANKNORTH

340 Main Street, Arthur
Holding: First Financial Corp
Facility: 405 Main St., Buffalo, 41 Langer Ave. S, Casselton; 620 Main Ave., Oakes; 205 4th Main Ave., Marion; 100 1st Ave. SW, LaMoure; 318 Railway St., Enderlin; 1002 Main St., Lisbon
Interstate: 2201 6th Ave. SE, Ste. 15, Aberdeen, SD; 2 W Main St., Warner, SD

ASHLEY - MCINTOSH COUNTY BANK

204 W Main, PO Box 395, Ashley
Holding: McIntosh Cty. Bank Holding Co.
Facility: 101 S Main, Zeeland

BELCOURT - TURTLE MOUNTAIN STATE BANK

908 Chief Little Shell St., Belcourt
DPO: 201 Missouri Dr., Mandan
LPO: 4370 Hwy. 281, Belcourt; 201 Missouri Dr., Mandan

BEULAH - FIRST SECURITY BANK - WEST

100 E Main, Beulah
Holding: Beulah Bancorporation Inc.
Facility: 1210 Main St., Robinson

BEULAH - THE UNION BANK

1700 Hwy. 49 N, Beulah
Holding: Union Holding Co.
Facility: 13 Main St., Halliday; 222 7th St. NW, Hazen; 110 Dakota Ave., Wilton; 105 S Ave. W, Glen Ullin; 113 1st Ave. NW, Beulah

BISMARCK - BANK OF NORTH DAKOTA

1200 Memorial Hwy., Bismarck

BISMARCK - KIRKWOOD BANK & TRUST CO.

2911 N 14th St., Bismarck
Holding: Kirkwood BanCorp. Co.
Facility: 221 1st Ave. W, Dickinson; 905 Tacoma Ave., Bismarck; 122 E Main St., Ste. 101, Bismarck

LPO: 9126 E Ranger, Rider Trail, Mesa, AZ

BISMARCK - STARION BANK

333 N 4th St., Bismarck

Holding: First Southwest BanCorp.

Facility: 100 Main St., Ellendale; 601 Main Ave., Oakes; 109 1st St. NW, Mandan; 2900 N Washington St., Bismarck; 1000 S Washington St., Bismarck; 1300 Skyline Blvd., Ste. 101, Bismarck; 2754 Brandt Dr. S, Fargo; 2525 University Dr., Fargo; 11 Main St. NE, Dunseith; 101 1st St. SE, Rolla; 804 E 11th St., Bottineau; 309 N Broadway, Fargo
Interstate: 1651 John Q Hammons Dr., Middleton, WI; 350 S Grand Ave., Sun Prairie, WI; 1574 W Broadway, Ste. 107, Madison, WI

BOTTINEAU - STATE BANK OF BOTTINEAU

105 11th St. E, Bottineau

Holding: State Bank of Bottineau Holding Co.

BOWMAN-DAKOTA WESTERN BANK

202 S Main St., Bowman

Holding: Dakota Western Banksshares, Inc.

Facility: 203 Main St. S, Rhame; 307 Hwy. 67 N, Scranton; 603 Adams Ave., Hettinger; 11 N Main St., Bowman; 24 Main Ave. S, Regent

BUXTON - FIRST STATE BANK

423 Broadway, Buxton

Holding: Full Service Insurance Agency, Inc.

Facility: 620 Broadway, Thompson; 2500 32nd Ave. S, Grand Forks; 509 Park Ave., Portland; 124 Center Ave. S, Mayville

CANDO - FIRST STATE BANK OF CANDO

415 Main St., Cando

Holding: Cando Holding Co., Inc.

Facility: 210 Main St., Bisbee; 31 Main St., Rock Lake

CARSON - GRANT COUNTY STATE BANK

202 Main St., Carson

Holding: Grant County BanCorp. Inc.

Facility: 100 Main St., Flasher

CAVALIER - UNITED VALLEY BANK

21 Division Ave. S, Cavalier

Holding: First Holding Co. of Cavalier, Inc.

Facility: 2718 S Columbia Rd., Grand Forks; 3300 Jacks Way, Fargo

Interstate: 103 W 3rd St., Argyle, MN; 203 S 2nd St., Hallock, MN; 114 Central Ave. S, Lancaster, MN; 103 North Main St., Mahnomen, MN; 205 Main Ave. W, Twin Valley, MN; 1901 Sahlstrom Dr., Crookston, MN

DPO: 4809 38th St. S, Ste. 101, Fargo

LPO: 4809 38th St. S, Ste. 101, Fargo

DEVILS LAKE - WESTERN STATE BANK

110 S 4th St., Devils Lake

Holding: Western State Agency Inc. Employee Stock Plan & Trust

Facility: 755 13th Ave. E, West Fargo; 4302 13th Ave. S, Fargo

Interstate: 1416 E Florence Blvd., Casa Grande, AZ; 10050 W Bell Rd., Sun City, AZ; 19440 North RH Johnson Blvd., Sun City West, AZ; 5901 East McKellips Road, Unit 104, Mesa, AZ; 22601 N 19th Ave., Phoenix, AZ; 7001 N Scottsdale Road, Scottsdale, AZ; 978 Chandler Blvd., Chandler, AZ

Loan Office: 420 College Dr. S, Devils Lake

DICKINSON - BRAVERA BANK

220 1st Ave. W, Dickinson

Holding: Bravera Holdings Corp.

Facility: 1101 E Interstate Ave., Bismarck; 325 W Arbor Ave., Bismarck; 918 Burrel Ave. SE, Cooperstown; 120 Main St. Drake; 925 20th Ave. SW, Minot; 900 Johnson St., Burlington; 220 Main St. S, Northwood; 401 N 4th St., Bismarck; 320 N 4th St., Bismarck; 15 Central Ave. N, Kildeer; 6 E 9th St., New England; 1151 3rd Ave. W, Dickinson; 15 S Main St., Stanley; 505 4th St., Cando; 604 College Dr., Devils Lake; 101 E Main St., Mandan; 308 Lincoln Ave., Underwood; 217 Main St., McClusky; 7500 University Dr., Bismarck; 1615 Burnt Boat Dr., Bismarck; 105 Central Ave. S, Leests; 300 Central Ave., Finley

Interstate: 319 N Merrill Ave., Glendale, MT; 1019 7th St. S, Great Falls, MT; 3635 10th Ave. S, Great Falls, MT; 4130 King Ave. W, Billings, MT; 123 North Broadway, Billings, MT; 1135 Euclid Ave., Helena, MT; 1011 Atlantic Ave., Kerkhoven, MN; 11102 5/7th St. NE, Albertville, MN

DRAYTON - KODABANK

104 S Main St., Drayton

Holding: Drayton Bancor, Ltd.

Facility: 521 2nd St., Minto; 307 Main St. W, Cavalier; 133 Stutsman St., Pembina; 529 East 5th St., Neche; 112 Central Ave., Walhalla; 1 Wall St., Hamilton; 3181 42nd St. S, Fargo; 3975 S Columbia Rd., Grand Forks

Interstate: 398 Pacific Ave., Stephen, MN; 101 Fifth St., Kennedy, MN; 1060 Paul Bunyan Dr. NW, Bemidji, MN

DPO: 1397 Library Cir., Unit 102, Grand Forks; 4626 Amber Valley Pkwy. S,

Fargo

LPO: 1397 Library Cir., Unit 102, Grand Forks; 14201 N. Hayden Road, Scottsdale; 4626 Amber Valley Pkwy. S, Fargo

EDGELEY - HEARTLAND STATE BANK

401 2nd St., Edgeley

Holding: JBS, Inc.

Facility: 13 Main St., Kulm

FAIRMOUNT - PEOPLES STATE BANK

1900 11th St. N, Fairmount

Holding: DakotaBank Bankshares, Inc.

Facility: 201 Main Ave., Fairmount

LPO: 824 15th Ave. N, Sartell, MN

FARGO - ASPIRE BANK

5195 45th St. S, Fargo

Holding: Aspire Bancshares, Inc.

Facility: 415 7th St., Hatton

FARGO - BELL BANK

520 Main Ave., Fargo

Holding: State Bankshares, Inc.

Facility: 2501 S University Dr., Fargo; 2704 N Broadway, Fargo; 409 Sheyenne St., West Fargo; 5050 13th Ave. SW, Fargo; 203 10th St. North, Fargo; 717 2nd Ave. N, Wahpeton; 5680 23rd Ave. S, Ste. 101, Fargo; 2870 52nd Ave. S, Fargo; 320 32nd Ave. W, Ste. 100, Fargo; 4303 S Columbia Rd., Grand Forks; 3100 13th Ave. S, Fargo

Interstate: 1333 8th St. S, Moorhead, MN; 11 S Broadway, Pelican Rapids, MN; 920 Lake Ave., Detroit Lakes, MN; 1001 Broadway St., Alexandria, MN; 205 W Washington Ave., Fergus Falls, MN; 5500 Wayzata Blvd., Ste. 140, Golden Valley, MN; 1018 Hobart St., Hawley, MN; 101 Center Ave. E, Dilworth, MN; 563 Bielenberg Dr., Woodbury, MN; 13999 60th St. N, Stillwater, MN; 15490 101st Ave. N, Ste. 150, Maple Grove, MN; 19810 Headwaters Blvd. N, Forest Lake, MN; 2710 Camelback Rd., Ste. 100, Phoenix, AZ; 8349 W Bell Road, Peoria, AZ; 40 S 7th St., Ste. 265, Minneapolis, MN; 201 East Superior St., Duluth, MN; 3501 W Arrowhead Road, Duluth, MN; 3683 S Val Vista Dr., Gilbert, AZ; 6838 N 58th Dr., Glendale, AZ; 3800 American Blvd. W, Bloomington, MN

DPO: 3800 American Blvd. W, Bloomington, MN; 4886 Hwy. 61 Ste. 200, White Bear Lake, MN; 230 W Superior St., Ste. 400, Duluth, MN

LPO: 9457 Hwy. 10, Ramsey, MN; 3051 2nd St. S, St. Cloud, MN; 2524 Hennepin Ave., Minneapolis, MN; 3555 Willow Lake Blvd. #100, Vadnais Heights, MN; 1303 S Frontage Rd., Hastings, MN; 4154 Shoreline Dr., Ste. 100, Spring Park, MN; 971 Sibley Memorial Hwy., Llydale, MN; 405 33rd Ave. N, St. Cloud, MN; 1325 N Frontage Rd. Ste. 3, Hastings, MN; 2774 Commerce Dr. NW, Ste. A, Rochester, MN; 3800 American Blvd. W, Bloomington, MN; 380 Jackson St., St. Paul, MN; 4886 Hwy. 61 Ste. 200, White Bear Lake, MN; 2500 Shadywood Rd., Ste. 410, Orono, MN; 424 2nd St., Excelsior, MN; 150 Washington Ave., Ste. 201, Santa Fe, NM; 815 E Llano Estacado Blvd., Clovis, NM; 2440 Louisiana Blvd., NE, Albuquerque, NM; 413 N Chestnut St., Chaska, MN; 2375 W Washington St., West Bend, WI; 1700 Coral Ave., Ste. A, Waukesha, WI; 14350 N 87th St., Ste. 110, Scottsdale, AZ; 329 North Main St., Austin, TX; 351 Main St. NW, Elk River, MN; 301 Seven Springs Way St., 150, Brentwood, TN; 222 W Comstock Ave., Ste., Winter Park, FL; 2710 E Camelback Rd., Ste. 100, Phoenix, AZ; 2407 109th Ave. NE, Ste. 100, Blaine, MN; 212 Route 66, Saint Robert, MO; 11095 Metcalf Ave., Ste. 11015, Overland Park, KS; 1990 Main St., Ste. 750, Sarasota, FL; 3610 Butterwood Dr., Columbia, MO; 5850 Eubank Blvd. NE, Ste. B-30, Albuquerque, NM; 6000 Monona Dr., Ste. 202, Monona, WI; 2220 Central Ave. N, Minneapolis, MN; 4840 Bob Billings Pkwy., Lawrence, KS; 5571 Odana Road, Madison, WI; 113 S Monroe St., Tallahassee, FL; 1390 7th St. W, St. Paul, MN; 2831 Eastern Ave., Plymouth, MN; 1222 SE 47th St., Cape Coral, FL; 16250 Duluth Ave. SE, Ste. 160, Prior Lake, MN; 902 E 2nd St., Winona, MN; 4719 Banning Ave., White Bear Lake, MN; 1428 W 28th St., Minneapolis, MN; 10151 Deerwood Blvd., Jacksonville, FL; 15150 W Park Place, Goodyear, AZ; 1893 Station Pkwy. NW, Andover, MN

Trust Office: 172 S Academy, Ste. 130, Eagle, ID

FARGO - BORDER BANK

4530 17th Ave. SW, Fargo

Holding: Border Bancshares, Inc.

Facility: 3203 32nd Ave. S, Ste. 100, Fargo

Interstate: 133 Main St. North, Greenbush, MN; 202 Main St. N, Badger, MN; 605 Main St. W, Baudette, MN; 9950 Foley Blvd. NW, Coon Rapids, MN; 123 Main St. S, Clearbrook, MN; 1414 Hwy. 71, International Falls, MN; 150 Hill Ave., Middle River, MN; 1083 3rd St. NW, Roseau, MN; 1528 Hwy. 59 S, Thief River Falls, MN

FARGO - CHOICE FINANCIAL GROUP (DBA CHOICE BANK)

4501 23rd Ave. S, Fargo

Holding: Choice Financial Holding, Inc.

Facility: 210 8th Ave. S, Langdon; 407 12th St. Walhalla; 210 Sheyenne St., West Fargo; 1697 S 42nd St., Grand Forks; 4501 S Washington St., Grand Forks;

201 Main St., Belfield; 323 18th St. W, Dickinson; 119 Main St. SE, LaMoure; 83 Main St., Ellendale; 645 Hwy. Ave., Grafton; 115 E Broadway, Steele

Interstate: 4470 W 78th St. Cir. Ste. 100, Bloomington, MN; 2640 Eagan Woods Dr., Eagan, MN; 6210 Wayzata Blvd., Golden Valley, MN; 2100 W County Road C, Roseville, MN; 801 Main Ave., Ste. 103, Moorhead, MN

Loan Office: 5302 51st Ave. S, Fargo; 2651 N Chestnut Cir., Mesa, AZ

FARGO - CORNERSTONE BANK

2280 45th St. S, Fargo

Holding: Cornerstone Holding Co.

Facility: 1806 N 12th St., Bismarck; 402 Main St., Plaza; 11 S Main St., Parshall;

323 S Main St., New Town; 106 8th Ave. SE, Watford City; 3095 15th St. W, Dickinson; 415 20th Ave. SW, Minot; 235 Hwy. 2 SE, Rugby

Interstate: 6045 S Louise Ave., Ste. 100, Sioux Falls, SD

LPO: 4749 Amber Valley Pkwy., Fargo; The Mortgage Co., 2551 45th St. S, Ste. 119, Fargo; Cornerstone Mortgage, 24 Main St. N, Minot

FARGO - VISIONBANK

3000 25th St. S, Fargo

Holding: Bravera Holdings Corp.

Facility: 1321 21st Ave. N, Fargo; 820 34th Ave. E, West Fargo; 1321 21st Ave. N, Fargo; 820 34th Ave. E, West Fargo

FORMAN - STOCK GROWERS BANK

331 Main St., Forman

Holding: Napoleon BanCorp. Inc.

Facility: 22 Main St. N, Gwinner; 201 1st St., Rutland; 414 Main St., Milnor; 305 Main St., Lisbon; 324 Main St., Napoleon

GARRISON - TRUCOMMUNITY BANK

102 N Main St., Garrison

Holding: McLean Bank Holding Co.

Facility: 214 Main St., Max; 205 Main St., Turtle Lake; 710 Main Ave., Washburn

GOLVA - FIRST STATE BANK OF GOLVA

410 Terrel Ave., Golva

Facility: 123 1st Ave. SE, Beach

Holding: Medora

HANKINSON - LINCOLN STATE BANK

302 Main Ave. S, Hankinson

Holding: Lincoln Holding Co.

Facility: 400 Ash Ave., Wyndmere; 39 Wiley Ave., Lidgerwood

HARVEY - FIRST STATE BANK OF HARVEY

700 Lincoln Ave., Harvey

Holding: First Harvey BanCorp. Inc.

Facility: 604 Main St., Anamoose

HAZELTON - BANK OF HAZELTON

363 Main St., Hazelton

HAZEN - UNION STATE BANK OF HAZEN

209 Central Ave. N, Hazen

Holding: Hazen BanCorp., Inc.

Facility: 105 Harmon Ave., Stanton; 512 W Main St., Beulah; Krause's Super Valu, 1221 Main St. W, Hazen

HUNTER - DAKOTA HERITAGE BANK

109 Main St., Hunter

Holding: Hunter Holding Co.

Facility: 104 Dakota Ave. E, Galesburg; 208 3rd St., Grandin; 212 W Caledonia Ave., Hillsboro; 210 Steele Ave., Hope; 325 Main St., Gackle; 520 Logie St., Jud; 101 N Florene St., Streeter; 920 Lincoln Ave., Harvey; 101 2nd Ave. SW, Medina

Interstate: 101 7th St. SE, Red Lake Falls, MN

JAMESTOWN - UNISON BANK

401 1st Ave. S, Jamestown

Holding: North Star Holding Co., Inc.

Facility: 203 N Broadway, Linton; 102 N Centennial St., Wishek

Interstate: 1835 E Pecony Dr., Gilbert, AZ

LPO: 1528 E Williams Road, Gilbert, AZ

KENMAR - STATE BANK & TRUST OF KENMAR

4 NW 2nd St., Kenmare

Holding: Jorgenson Holding Co.

Facility: 209 Main St. N, Berthold; 103 1st Ave. SE, Kenmare

KINDRED - KINDRED STATE BANK

411 Elm, Kindred

LAKOTA - STATE BANK OF LAKOTA

125 Main St., Lakota

Holding: Lakota Bank Holding Co., Inc.

LANGDON - FARMERS AND MERCHANTS STATE BANK

816 3rd St., Langdon

Holding: FMB Bancshares, Inc.

LANKIN - CITIZENS STATE BANK OF LANKIN

401 Main St., Lankin

Holding: Citizens State Bancshares, Inc.

Facility: 210 Main Ave., Edinburg; 301 S Main St., Edmore; 321 Briggs Ave., Park River

MAYVILLE - THE GOOSE RIVER BANK

44 W Main St., Mayville

Holding: Goose River Holding Co.

Facility: 515 W Caledonia Ave., Hillsboro; 1009 Dakota Ave., Hatton

MINOT - FIRST WESTERN BANK & TRUST

900 S Broadway, Minot

Holding: Westbrand, Inc.

Facility: 2105 16th St. NW, Minot; 2200 15th St. SW, Minot; 304 E Front Ave., Bismarck; 3703 Lockport St., Bismarck; 855 26th Ave. E, West Fargo; 1414 12th Ave. N, Ste. A, Fargo

Interstate: 101 Prairie Center Dr., Eden Prairie, MN; 14048 Baxter Dr., Ste. 16, Baxter, MN; 35563 County Rd 3, Cross Lake, MN; 23964 Smiley Rd., Nisswa, MN; 5411 Lakers Lane, Nisswa

State-Chartered Banks

(Continued from page 30)

STRASBURG - STRASBURG STATE BANK

720 Main St., Strasburg

Holding: Strasburg Bancshares, Inc.

TIOGA - THE BANK OF TIOGA

7 N Main St., Tioga

Holding: TS Contraire Bancshares Inc.

Facility: 11 E Central Ave., Crosby

TOLNA - FARMERS & MERCHANTS BANK OF NORTH DAKOTA

101 N Main St., Tolna

Holding: Tolna Bancorp., Inc.

Facility: 307 Whinery St., Biford; 201 S Main, McVille

VELVA - PEOPLES STATE BANK OF VELVA

101 N Main St., Velva

Holding: Beal Bancshares, Inc.

Facility: 405 37th Ave. SW, Minot

WATFORD CITY - FIRST INTERNATIONAL BANK & TRUST

100 Main N, Watford City

Holding: Watford City Bancshares, Inc.

Facility: 616 Elk Ave., Alexander; 143 Warrington Ave., Bowdon; 3001 S 25th

St., Fargo; 19 4th St. E, Williston; Cash Wise, 300 11th St. W, Williston; 150

16th St. SW, Minot; 75 S Central Ave., Kildeer; 78 Main Ave., Fessenden; 910

Lincoln Ave., Harvey; 1600 S Broadway, Minot; 1350 13th Ave. E, West Fargo;

204 N Main, Elgin; 4501 40th Ave. SW, Fargo; 1331 9th Ave. NW, Williston;

2150 21st Ave. NW, Minot; 1601 N 12th St., Bismarck; 215 Hwy. 2 SW, Rugby;

313 Fox Hills Pkwy N, Watford City; 1970 S Columbia Rd., Ste. 110, Grand

Forks; 4530 Memorial Hwy., Mandan

Interstate: 2231 E Camelback Rd., Ste. 107, Phoenix, AZ; 7900 East Raintree

Dr., Scottsdale, AZ; 1628 N Higley Rd., Gilbert, AZ; 92 2nd St. S, Motley,

MN; 114th St. NE, Staples, MN; 865 37th Ave. S, Moorhead, MN; 6025 W

Chandler Blvd., Chandler, AZ; 601 S Minnesota Ave., Sioux Falls, SD; 3600

Minnesota Dr., Ste. 70, Edina, MN

WESTHOPE - PEOPLES STATE BANK

110 Main St., Westhope

Holding: Peoples State Holding Co.

Facility: Main St., Newburg

WILLISTON - AMERICAN STATE BANK & TRUST CO

223 Main St.

Holding: American State Bank Holding Co., Inc.

Facility: 2523 2nd Ave. W, Williston

WILLISTON - FIRST STATE BANK & TRUST

22 East 4th St., Williston

Holding: Jorgenson Williston Holding Co.

Facility: 122 N Main St., Crosby; 24 Railroad Ave., Ray; 105 26th St. W,

Williston

Trust: 310 1st Ave E, Williston

State-Chartered Trust Companies

DICKINSON - BRAVERA WEALTH

220 1st Ave. W, Dickinson

Facility: 401 N 4th St., Bismarck; 2201 15th St SW, Minot; 925 20th Ave. SW, Minot; 604 College Dr. S, Devils Lake; 918

Burrel Ave. SE, Cooperstown

Interstate: 1019 7th St S, Great Falls, MT; 1135 Euclid Ave., Helena, MT; 123 North Broadway, Billings, MT

FARGO - THORESON STEFFES TRUST COMPANY

210 Broadway N., Ste. 400, Fargo

FARGO - HEARTLAND TRUST COMPANY

1202 27th St S, Fargo

Facility: 1551 28th Ave. S, Ste. L, Grand Forks

FARGO - ASCENSUS TRUST COMPANY

1655 43rd St S, Ste. 100, Fargo

State-Chartered Credit Unions

BISMARCK - VUE COMMUNITY CREDIT UNION

818 E Main Ave., Bismarck

Facility: 1313 Skyline Blvd., Bismarck

BISMARCK - CAPITAL CREDIT UNION

204 W Thayer Ave., Bismarck

Facility: 3101 N 11th St., Bismarck; 835 S Washington St., Bismarck; 600 E Main St., Mandan; 1550 Burnt Boat Dr., Bismarck; 4900 13th Ave. S #5, Fargo; 145 Main St. E, Hazen; 316 Main Ave., New Salem; 3103 Yorktown Dr., Bismarck; 3216 Veterans Blvd., Fargo; 105 N. Main St., Flasher

EDGELEY - DAKOTA PLAINS CREDIT UNION

212 5th Ave., Edgeley

Facility: 120 1st St. N, Ellendale; 204 3rd Ave., Enderlin; 118 Fowler St., Sheldon

FARGO - UNITED SAVINGS CREDIT UNION

1001 1st Ave. N, Fargo

Facility: 4707 45th St. S, Fargo

Interstate: 1407 Hwy. 10 W, Dilworth, MN; 1121 US Hwy. 10 E, Detroit Lakes, MN

GRAND FORKS - MED PARK CREDIT UNION

2150 32nd Ave. S, Ste. E, Grand Forks

GRAND FORKS - AREA COMMUNITY CREDIT UNION

2800 S Washington, Grand Forks

JAMESTOWN - FIRST COMMUNITY CREDIT UNION

111 9th St. SW, Jamestown

Facility: 4614 Memorial Hwy., Mandan; 3201 Weiss Ave., Bismarck; 334 Main Ave. S, Hankinson; 606 25th St. SW,

Jamestown; 302 5th Ave., Milnor; 97 Broadway, Napoleon; 103 N 7th St., Oakes; 202 Mitchell Ave. N, Steele; 115 5th

Ave. NE, Valley City; 1601 Wheatland Rd., Wahpeton; 1307 Beaver Ave., Wishek; 120 Spruce St., Kindred; 4521 19th

Ave. S, Fargo; 213 Parke Ave., Portland; 1404 12th Ave. N, Fargo; 1117 Hwy. 2 E, Devils Lake; 200 N Main St., Lakota; 217

Towner Ave., Larimore; 230 Foussard Ave. SW, St. John; 3351 32nd Ave. S, Grand Forks; 5201 42nd St. S, Fargo; 115

Morton Ave., Page

Interstate: 428 Bygland Rd SE, East Grand Forks, MN; 218 North Broadway, Crookston, MN; 2602 34th St. S, Moorhead, MN

KULM - HOMETOWN CREDIT UNION

17 S Main, Kulm

Facility: 106 E Main, Ashley; 341 Main, Hazelton; 301 5th Ave. SE, Medina

LAMOURE - LAMOURE CREDIT UNION

203 7th St. SE, LaMoore

LISBON - LISBON FARMERS UNION CREDIT UNION

18 5th Ave. W, Lisbon

MADDODCK - NORTH STAR COMMUNITY CREDIT UNION

109 Central Ave., Maddock

Facility: 241 Hwy. 2 SE, Rugby; 612 Main St., Bottineau; 202 Division Ave. S, Cavalier; 1225 Hill Ave., Grafton; 210 Summit Dr., Minot; 1819 S Broadway, Minot; 111 Main St. N, Velva; 386 Main St., Willow City; 310 Main St. E, Butte; 200 Main St. N. Ste. 1, Tolna; 1695 US Hwy. 2, Devils Lake; 2150 15th St. NW, Minot

MANDAN - RAILWAY CREDIT UNION

1006 E Main St., Mandan

Facility: 112 S 24th St., Bismarck; 300 1st St SW, Mandan

MINOT - TOWN & COUNTRY CREDIT UNION

615 S Broadway, Minot

Facility: 815 25th St. S, Fargo; 801 Broadway N, Fargo; 108 N Central Ave., Kenmare; 925 14th Ave. E, West Fargo; 3630 S Broadway, Minot; 1101 4th St. SE, Ste. 101, Stanley; 5181 38th St. S, Fargo; 1525 24th Ave. SW, Minot; 2305 37th Ave. SW, Minot

NEW ROCKFORD - COMMUNITY CREDIT UNION

20 N 1st St., New Rockford

Facility: 1115 N 11th St., Carrington; 86 Main Ave. S, Fessenden

WATFORD CITY - DAKOTA WEST CREDIT UNION

340 N Main St., Watford City

Facility: 115 Main St., Grenora; 105 E Ave., New Town; 118 Main St., Turtle Lake; 1187 Border Lane, Washburn; 202 E Main, Mohall; 900 Main St., New England; 211 1st Ave. SW, Bowman

WILLISTON - WESTERN COOPERATIVE CREDIT UNION

1300 Bison Dr, Williston

Facility: 721 State Ave. N, Dickinson; 290 15th St. W, Dickinson; 701 Main St., Hebron; 215 Washington Ave., Williston; 60

2nd St. NE, Beach; 10 Main St., Ray; 6714 Hwy. 40 S, Tioga



LICENSED COLLECTION AGENCIES

611 Companies as of June 30, 2025

A.A.A. Collections Inc. dba Advanced Asset Alliance, Sioux Falls, SD
 A.G. Adjustments Ltd., Melville, NY
 A.R. Audit Services Inc. dba A.R.M.S. LLC, Bismarck, ND
 A.R.M. Solutions LLC, Thousand Oaks, CA
 AA Recovery Solutions Inc., Amherst, NY
 Aargon Collection Agency, Las Vegas, NV
 ABC Fitness Solutions LLC, Frisco, TX
 ABC-Amega Inc. dba American Bureau of Collections, Buffalo, NY
 Ability Recovery Services LLC, Dupont, PA
 Above Lending Inc. dba Above, Northbrook, IL
 Absolute Resolutions Corp., Bloomington, MN
 Absolute Resolutions Investments LLC, Bloomington, MN
 Accelerated Inventory Management LLC, Austin, TX
 Accelerated Receivables Solutions (A.R.S.) Inc., Scottsbluff, NE
 Accenture LLP, Chicago, IL
 Accenture Solutions Private Ltd., Mumbai, India
 Accounts Management Inc. dba AMI, Sioux Falls, SD
 Accounts Receivable Automated Solutions Inc., Troy, AL
 ADF Services LLC dba Personify Loan Services, San Diego, CA
 Adler Wallach & Associates Inc. dba AWA Collections, Orange, CA
 Admin Recovery LLC, Williamsville, NY
 Advanced Call Center Tech. LLC, Johnson City, TN
 Advanced Financial Co., Carlsbad, CA
 Advanced Recovery Group LLC, Fairfield, NJ
 Affirm Inc., San Francisco, CA
 Afni Inc., Bloomington, IL
 AIS Recovery Solutions LLC, Irving, TX
 Aldous & Associates PLLC dba Aldous & Associates PLLC, Holladay, UT
 Align Balance LLC, Chicago, IL
 Allgate Financial LLC, Evanston, IL
 Alliance Collection Agencies Inc., Marshfield, WI
 AllianceOne Receivables Management Inc. dba AllianceOne, Blue Bell, PA
 Alliant Capital Management LLC, Buffalo, NY
 Allied Account Services Inc., Bethpage, NY
 Allied International Credit Corp. (US), Hampton, VA
 Allied Interstate LLC, Plymouth, MN
 Ally Servicing LLC, Detroit, MI
 Alt. Collections LLC dba Asset Compliant Solutions, Williamsville, NY
 Altus Receivables Mgmt Inc. dba Bravo Recovery dba Client Svcs Group dba CST Key Collections dba Graystone Partners dba Altus Commercial Receivables dba Wexford & James dba Miller, Ross & Goldman, Metairie, LA
 Amalgamated Credit Bureau Inc. dba Amalgamated Financial Group, Old Bridge, NJ
 AMCOL Systems Inc., Columbia, SC
 American Accounts & Advisers Inc., Cottage Grove, MN
 American Coradius International LLC, Amherst, NY
 American Credit Acceptance LLC, Spartanburg, SC
 American Credit Bureau Inc. dba Philips Bloom & Fierro, Boca Raton, FL
 American Financial Management Inc., Rosemont, IL
 American First Finance LLC dba American First Finance dba AFFL, Dallas, TX
 American Profit Recovery Inc., Farmington Hills, MI
 American Recovery Service Inc., Thousand Oaks, CA
 Americollect Inc., Manitowoc, WI
 Amerisave Mortgage Corp. dba Amerisave Wholesale Mortgage Solutions, Sandy Springs, GA
 Amsher Collection Services Inc., Hoover, AL
 AP Account Services LLC, San Antonio, TX
 Apelles LLC, Columbus, OH
 Apple Processing LLC, Austin, TX
 Aqua Finance Inc., Wausau, WI
 Arcon Credit Solutions LLC, Woodbury, MN
 Argentic Services Co. LP dba Argentic Services LP, Plano, TX
 Arra Finance LLC, Irving, TX
 ARS National Services Inc., Escondido, CA
 ARS Portfolio Services LLC, Williamsville, NY
 ARStrat LLC, Sugar Land, 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 Bureau LLC, Lackawanna, NY
 Asset Recovery Solutions LLC, Skokie, IL
 Asset Resolution Corp., Louisville, KY
 AssetCare LLC, Sherman, TX
 Associated Credit Services Inc., Tewksbury, MA
 Astra Business Services Private Ltd., Noida, India
 ATG Credit LLC, Chicago, IL
 Atlantic Credit & Finance Inc., Roanoke, VA
 Atlantic Recovery Solutions LLC, Getzville, NY

Atradius Collections Inc., Downers Grove, IL
 Audit Systems Inc., Largo, FL
 Automated Collection Services Inc., Goodlettsville, TN
 Auxilior Capital Partners Inc., Plymouth Meeting, PA
 Avant LLC, Chicago, IL
 Aven Financial Inc. dba Aven dba United Home Group, Campbell, CA
 Axiom Acquisition Ventures LLC, Tampa, FL
 Axis Financial Services Inc., Carlsbad, CA
 BC Services Inc., Longmont, CO
 BCA Financial Services Inc., Miami, FL
 Bell & Williams Associates Inc., Windham, NH
 Benwick & Rainey Inc., Lee, NH
 Berlin-Wheeler Inc., Topeka, KS
 Bill Me Later Inc., Timonium, MD
 Bill.com Capital 4 LLC, San Jose, CA
 Bounce AI Inc., Pittsburgh, NY
 BPCE Equipment Solutions USA Corp., Jersey City, NJ
 Breit & Boomsma PC, Sioux Falls, SD
 Brennan & Clark Ltd. LLC, Oak Brook, IL
 Bridgecrest Credit Co. LLC, Mesa, AZ
 Brown & Joseph LLC dba Recovery Partners, Itasca, IL
 Bull City Financial Solutions Inc., Durham, NC
 Bungalow Funding LLC, Winston Salem, NC
 Bureaus Investment Group Portfolio No. 15 LLC, Northbrook, IL
 Business Revenue Systems Inc., Fort Wayne, IN
 BYL Services LLC, West Chester, PA
 C.S.T. Co. dba CST Commercial Collections Inc. dba CST Worldwide Inc., Dallas, TX
 C2C Resources LLC, Atlanta, GA
 CACH LLC, Greenville, SC
 CACV of Colorado LLC, Greenville, SC
 Caine & Weiner Co. Inc. dba Caine & Weiner, Sherman Oaks, CA
 CAM1 LLC, Duluth, GA
 Capgemini Business Services USA LLC, New York, NY
 Capio Partners LLC, Sherman, TX
 Capital Collection Management LLC dba CCMR3, Syracuse, NY
 Capital Management Services LP, Buffalo, NY
 Capital Resource International dba Capital Resource International dba Capital Resource International Inc., Santa Clarita, CA
 CardWorks Servicing LLC, Woodbury, NY
 Carson Smithfield LLC, Woodbury, NY
 Carter-Young Inc., Monroe, GA
 Cascade Capital Funding LLC, Petaluma, CA
 Cascade Capital LLC, Petaluma, CA
 Cascade Receivables Management LLC, Petaluma, CA
 Cavalry Investments LLC, Greenwich, CT
 Cavalry Portfolio Services LLC, Greenwich, CT
 Cavalry SPV I LLC, Greenwich, CT
 Cavalry SPV II LLC, Greenwich, CT
 Cawley & Bergmann LLC, Newark, NJ
 CB1 Inc., Missoula, MT
 CBE Customer Solutions Inc. dba Paragon Solutions Inc., Cedar Falls, IA
 CCS Commercial LLC dba Credit Collection Services Commercial, Norwood, MA
 Cedars Business Services LLC, Calabasas, CA
 Central Portfolio Control Inc., Minnetonka, MN
 CF LaaS Inc., Sioux Falls, SD
 CF Medical LLC, Sherman, TX
 CFAM Financial Services LLC, Austin, TX
 Chime Capital LLC, San Francisco, CA
 CKS Prime Investments LLC, Wall, NJ
 Client Services Inc., Earth City, MO
 CMRE Financial Services Inc., Brea, CA
 Coast Professional Inc., Geneseo, NY
 Coast to Coast Financial Sol. Inc., Thousand Oaks, CA
 Coforge BPS Philippines Inc., Muntinlupa City, Philippines
 Cognizant Mortgage Services Corp., Plano, TX
 Collection Attorneys USA LLC dba CA/USA, Hudson, OH
 Collection Bureau of America Ltd., Hayward, CA
 Collection Bureau of the Hudson Valley Inc. dba CBHV, Newburgh, NY
 Collection Bureau Services Inc. dba Autopay of Montana dba Autocheck of Montana dba CBSI, Missoula, MT
 Collection Management Co. dba Credit Management Co., Pittsburgh, PA
 Collection Specialists International Inc., Show Low, AZ
 Collections Acquisition Co. Inc. dba Paypliance, Columbus, OH
 College Ave Student Loan Servicing LLC dba College Ave, Wilmington, DE
 Columbia Debt Recovery LLC dba Genesis Credit Management, Everett, WA
 Commercial Services Group Inc., Louisville, KY
 Complete Payment Recovery Services Inc., St. Petersburg, FL
 Computer Credit Inc., Winston-Salem, NC
 Concentrix Daksh Services India Private Ltd., Gurgaon, Haryana, India
 Concora Credit Inc., Beaverton, OR
 Concord Servicing LLC dba Blackwell Recovery, Scottsdale, AZ
 Connect International LLC, Highland Park, IL
 Conservis LLC, River Heights, UT
 Constar Financial Services LLC, Phoenix, AZ
 Constar International LLC, Tijuana, Mexico
 Constar LATAM LLC, Ciudad de Mexico, Mexico
 Consumer Adjustment Co. Inc. dba CACI, St Ann, MO
 Continental Recovery Services dba Continental Recovery Services Corp. dba CRFSolutions, Simi Valley, CA
 Continental Svc. Group LLC dba ConServe, Fairport, NY
 Contract Resolve Group LLC, Seagoville, TX
 Crane Consulting and Outsourcing LLC, Boca Raton, FL
 Credence Resource Management LLC, Dallas, TX
 Credico Inc. dba Royce Credit Adjusters dba Credit Collections Bureau, Bismarck, ND
 Credit Adjustment Services of Harrisburg Inc. dba Cash-Pro, Evansville, IN
 Credit Associates Inc., Great Falls, MT
 Credit Bureau of Napa County Inc. dba Chase Receivables, Fairfield, NJ
 Credit Bureau of New Ulm Inc. dba Professional Credit Analysts of MN, New Ulm, MN
 Credit Control Services Inc. dba Credit Collection Services, Norwood, MA
 Credit Control LLC dba CC Collections LLC, Earth City, MO
 Credit Corp. Solutions Inc., Draper, UT
 Credit Service Co. Inc. dba United Revenue, Colorado Springs, CO
 Credit Service Co. Inc. dba Agnew Partners of Montana, Billings, MT
 Credit Service International Corp. dba CSI Credit Service Int'l, Hudson, WI
 Credit Solutions LLC, Lexington, KY
 Credit Systems International Inc., Fort Worth, TX
 Credit World Services Inc., Overland Park, KS
 Crown Asset Management LLC, Duluth, GA
 D & A Services LLC, Des Plaines, IL
 DCI Credit Services Inc., Bismarck, ND
 DCM Services LLC, Bloomington, MN
 Daimler Truck Financial Services USA LLC dba Daimler Truck Financial, Ft Worth, TX
 Data Search NY Inc. dba TRAKAmerica, Bonita Springs, FL
 De Lage Landen Financial Services Inc. dba ProHealth Capital dba LeaseDirect, Wayne, PA
 Debt Direct Portfolio Management LLC, Buffalo, NY
 Debt Recovery Solutions LLC dba DRS-NY, Syosset, NY
 Dedicated Financial GBC, Roseville, MN
 Delta Management Associates Inc. dba DMA Inc., Chelsea, MA
 Delta Management Group Inc. dba Delta Recovery Services, St Paul, MN
 Denali Capital LLC, Birmingham, AL
 Diversified Adjustment Service Inc., Coon Rapids, MN
 Divine and Service LP dba D&S Global Solutions dba DAL dba Divine and Services Ltd., Melville, NY
 DivvyPay LLC, Draper, UT
 DLJ Mortgage Capital Inc., New York, NY
 DLL Finance LLC, Johnston, IA
 DNF Associates LLC, Getzville NY
 DRB-40 LLC, West Seneca, NY
 DTG Holdings Inc. dba Access Receivables Management, Hunt Valley, MD
 Dyck-O'Neal Inc., Dallas, TX
 EAN Services LLC, Saint Louis, MO
 Earmi US1 LLC, Mountain View, CA
 Eastern Account System of Connecticut Inc., Brookfield, CT
 EdAid Ltd., New York, NY
 EFR 2018-1 LLC, Chicago, IL
 EGS Financial Care Inc., Irvine, CA
 Emergent Servicing LLC, Horsham, PA
 Empower Lending LLC, San Francisco, CA
 EMVLP II LLC, Bloomington, IL
 Encore Receivable Management Inc., Lake Mary, FL
 EnFin Corp., Irvine, CA
 Equabli Inc., Austin, TX
 Estate Information Services LLC dba EIS Collections dba EIS Management, Gahanna, OH
 Euler Hermes Collections North America Co. dba Allianz Trade, Baltimore, MD
 Everest Receivable Services Inc., Getzville, NY
 Evergreen Financial Services Inc., Yakima, WA
 Evergreen Professional Recoveries Inc., Bothell, WA
 Exeter Finance LLC, Irving, TX
 Exl Service.com (India) Private Ltd., Noida, India
 ExlService Philippines Inc., Pasay City, Philippines
 Express Collections Inc., Rapid City, SD
 F.H. Cann & Associates Inc., North Andover, MA
 Fair Collections & Outsourcing Inc. dba FCO, Laurel, MD

Fairway Capital Recovery LLC, Cincinnati, OH
 FCI Lender Services Inc., Anaheim Hills, CA
 FDR Alliance LLC, Mesa, AZ
 Figure Markets Credit LLC, Charlotte, NC
 Fin Care US LLC, Mesa, AZ
 Financial Asset Mgmt Systems Inc., Woodstock, GA
 Financial Assistance Inc., Bellevue, WA
 Financial Recovery Services Inc., Mendota Heights, MN
 FinFit Ops LLC dba FinFit, Virginia Beach, VA
 Finmax Smart Capital LLC, Greenacres, FL
 First Collections Inc. dba First Check dba Advance Receivable Solutions, Grand Forks, ND
 First Credit Services Inc. dba Accounts Receivable Tech., Piscataway, NJ
 First Financial Asset Management Inc., Norcross, GA
 First Investors Servicing Corp. dba FISC Corp., Atlanta, GA
 First Natl Collection Bureau Inc. dba FNCBNV, Reno, NV
 FirstPoint Collection Resources Inc., Greensboro, NC
 Firstsource Advantage LLC, Amherst, NY
 Flagship Credit Acceptance LLC, Chadds Ford, PA
 Flexible Finance Servicing Inc., New York, NY
 FMA Alliance Ltd. dba FMA Alliance LP, Houston, TX
 FMS Inc., Tulsa, OK
 Foursight Capital LLC, West Valley City, UT
 Franklin Credit Management Corp., Jersey City, NJ
 Freedom Financial Asset Management LLC dba Consolidation Plus dba Achieve Personal Loans dba Freedom Plus, San Mateo, CA
 Frost-Arnett Co., Nashville, TN
 Full Circle Financial Services LLC, Tampa, FL
 Fundbox Inc., Plano, TX
 FuturePay Holdings Inc. dba FuturePay, South Jordan, UT
 Galaxy Capital Recoveries LLC, Atlanta, GA
 Gatestone & Co. International Inc., Phoenix, AZ
 GC Services International LLC, Park City, UT
 GC Services Ltd. Partnership dba Intelogix, Park City, UT
 General Revenue Corp., Mason, OH
 Genpact Collections LLC, Wilkes-Barre, PA
 Genpact Services LLC, Richardson, TX
 GLS Solutions LLC, Castle Rock, CO
 Goldman Walker LLC dba Goldman Walker and DiMarco, Tucson, AZ
 Grand Vacations Services LLC, Orlando, FL
 Greenberg Grant & Richards Inc., Houston, TX
 GreenSky Servicing LLC dba GreenSky Loan Services dba GreenSky Patient Solutions dba GreenSky Retail Furniture dba GreenSky Specialty Retail dba Mac Credit Loan Services dba The Home Depot Loan Services dba Rooms To Go Loan Services, Atlanta, GA
 Gulf Coast Collection Bureau Inc., Sarasota, FL
 Gurstel Law Firm PC, Golden Valley, MN
 H & R Accounts Inc., Moline, IL
 Halsted Financial Services LLC, Skokie, IL
 Happy Money Inc., Torrance, CA
 Harris & Harris Ltd., Chicago, IL
 Harvard Collection Services LLC dba HCS Elston, Chicago, IL
 Haage Associates Inc. dba The Haage Group dba The Bridge System, Sioux Falls, SD
 Healthcare Associates Inc., Alexandria, VA
 Healthcare Revenue Recovery Group LLC dba HRRG dba ARS Account Resolution Services, Sunrise, FL
 Helvey & Associates Inc., Warsaw, IN
 Higher Education Loan Authority of the State of Missouri dba MOHELA, Chesterfield, MO
 Hilco Receivables LLC, Northbrook, IL
 Holiday Inn Club Vacations Inc., Orlando, FL
 Hollis Cobb Associates LLC, Duluth, GA
 Hospital Services Inc., Bismarck, ND
 HOVG LLC dba Bay Area Credit Service LLC, Troy, MI
 HS Financial Group LLC, Cleveland, OH
 HTX Realty Inc. dba Auction.com, Irvine, CA
 Hunter Warfield Inc., Tampa, FL
 Huntington Debt Holding LLC, Buffalo, NY
 I.C. System Inc., St. Paul, MN
 I Q Data International Inc., Bothell, WA
 ibex Receivable Solutions Inc., New Braunfels, TX
 IBM Business Services Inc., Quezon City, Philippines
 iCreditWorks Inc., Iselin, NJ
 iEnergizer IT Services Private Ltd., Uttar Pradesh, India
 Inclined Tech. Inc., Sausalito, CA
 InDebted USA Inc. dba InDebted, O'Fallon, MO
 Independence Capital Recovery LLC, Venice, FL
 Infosys BPM Ltd., Bangalore, India
 Ingenuity RM LLC, Bismarck, ND
 Innovate Loan Servicing Corp. dba Innovate Auto Finance, Fort Worth, TX
 Insight One Recovery Solutions Inc., Fort Worth, TX
 Integral Recoveries Inc., Englewood, CO
 International Computer Systems Inc. dba FC-Services dba First Collection Services, Mabelvale, AR
 Investinet LLC, Greenville, SC

LICENSED COLLECTION AGENCIES

(Continued from page 32)

J.M. Adjustment Services LLC, Sterling Heights, MI	NetCredit Combined Receivables 2024 LLC, Chicago, IL	Remex Inc., Princeton, NJ	Systems & Services Tech. Inc., St Joseph, MO
January Tech, Inc., New York, NY	NetCredit Combined Receivables A LLC, Chicago, IL	Remity Inc., Seattle, WA	Szabo Associates Inc., Atlanta, GA
Jaris Lending LLC, Burlingame, CA	NetCredit Loan Services LLC, Chicago, IL	RentDebt Automated Collections LLC, Goodlettsville, TN	Tata Consultancy Services (Philippines) Inc., Taguig City, Philippines
Jefferson Capital Systems LLC, Sartell, MN	NetCredit Receivables 2022 LLC, Chicago, IL	Republic Equity Credit Services Inc., Chicago, IL	Tate & Kirlin Associates Inc., Feasterville-Trevose, PA
JGW Lending LLC, Chesterbrook, PA	New Credit America LLC, Dallas, TX	Resident Advocate LLC, Tampa, FL	TCS e-Serve International Ltd., Cincinnati, OH
JNR Adjustment Co. Inc., Plymouth, MN	New Falls Corp., Newton Falls, OH	Resurgent Acquisitions LLC, Greenville, SC	Tek-Collect Inc. dba TCI Inc., Columbus, OH
Johnson & Rountree Premium Inc., San Diego, CA	Northstar Location Services LLC, Cheektowaga, NY	Resurgent Capital Services LP, Greenville, SC	TERI Loan Holdings LLC, Boca Raton, FL
Jonathan Neil & Associates Inc., Tarzana, CA	NPAS Inc., Columbia, MO	Resurgent Funding LLC, Greenville, SC	Terrill Outsourcing Group LLC dba Superlative RM, Scottsdale, AZ
Kashable LLC, New York, NY	NPAS Solutions LLC, Columbia, MO	Resurgent Receivables LLC, Greenville, SC	The Best Service Co. Inc., Culver City, CA
Kinum Inc., Virginia Beach, VA	NRA Group LLC dba National Recovery Agency, Harrisburg, PA	Resurgent Secured Assets LLC, Greenville, SC	The Bureaus Inc., Northbrook, IL
Knute Financial LLC, Buffalo, NY	NWL Co., LLC, New York, NY	Revco Solutions Inc., Jacksonville, FL	The Cadle Co., Newton Falls, OH
Kompato AI Inc., Dallas, TX	Ocwen Financial Solutions Private Ltd., Bangalore, India	Revenue Assistance Corp. dba Revenue Group, Cleveland, OH	The CBE Group Inc., Cedar Falls, IA
L J Ross Associates Inc., Jackson, MI	Ocwen USVI Services LLC, St Croix, Virgin Islands	Revenue Enterprises LLC, Aurora, CO	The Commercial Collection Corp. of New York Inc., Tonawanda, NY
Lamont Hanley & Associates Inc., Manchester, NH	ODK Capital LLC, South Jordan, UT	Reviver Financial LLC, Hutchinson, KS	The Domestic & Foreign Missionary Society of the Protestant Episcopal Church in the United States of America dba DFMS, New York, NY
Lanmar Group Inc. dba Credit Bureau of Bismarck Inc., Bismarck ND	Olipphant Financial LLC, Austin, TX	RGS Financial LLC, Richardson, TX	The Kaplan Group Inc. dba Kaplan Collection Agency, Pismo Beach, CA
Launch Servicing LLC, San Diego, CA	Olipphant USA LLC, Sarasota, FL	Riverview Law Office PLLC, Saks Rapids, MN	The Receivable Management Services LLC dba RMS Support, Allentown, PA
LCS Financial Services Corp., dba LCS Financial dba LCS Financial Services, Centennial, CO	Omega RMS LLC, Parkville, MO	RMS – Recovery Management Svcs Inc., Warrenville, IL	The Stark Collection Agency Inc. dba Stark Agency dba The Stark Agency, Madison, WI
LendingPoint LLC, Kennesaw, GA	One Advantage LLC, LaPorte, IN	Roadrunner Account Services LLC, Irving, TX	Titan Asset Purchasing LLC, Melbourne, FL
Libertas Funding LLC, Greenwich, CT	OneMain Consumer Loan Inc., Evansville, IN	Robinhood Credit Inc., Menlo Park, CA	Todd, Bremer & Lawson Inc., Rock Hill, SC
Life Line Billing Systems LLC dba LifeQuest Services, Wautoma, WI	OneProgress Services LLC, New York, NY	RockLoans Marketplace LLC dba RocketLoans, Detroit, MI	Top Line Collectors LLC, Schaumburg, IL
Lime Residential Ltd., New York, NY	ONLINE Information Services Inc. dba ONLINE Collections, Winterville, NC	Rodenburg Group Inc. dba RGI Recovery, Fargo, ND	Torres Credit Services Inc., Carlisle, PA
Linebarger Goggan Blair & Sampson LLP, Austin, TX	Oportun Inc., San Carlos, CA	Sage Capital Recovery LLC dba Sage Advisors NJ, Hi-Nella, NJ	Toyota Motor Credit Corp. dba Lexus Financial Services dba Mazda Financial Services dba Bass Pro Shops Financial Services, Plano, TX
Loan Science LLC, Austin, TX	Opportunity Financial LLC, Chicago, IL	Salary Finance Inc., Boston, MA	Transworld Systems Inc., Ft Washington, PA
Lockhart Morris & Montgomery Inc., Richardson, TX	Optimum Outcomes Inc., Raleigh, NC	Sand Castle Investments LLC dba Sand Castle Field Services, Brookfield, WI	Tri-State Adjustments Inc., LaCrosse, WI
LTD Acquisitions LLC, Houston, TX	Optio Solutions LLC dba QCS dba Qualia Collection Services, Petaluma, CA	Santander Consumer USA Inc. dba RoadLoans dba Chrysler Capital, Dallas, TX	TriVerity Inc., Wyoming, MN
LVNV Funding LLC, Greenville, SC	Orion Capital Solutions LLC, Lackawanna, NY	Sarma Collections Inc. dba SARMA Recovery Management Svcs dba Sarma dba SCI, San Antonio, TX	Troy Capital LLC, Las Vegas, NV
Lyon Collection Services Inc., Las Vegas, NV	Ouro Global Inc. dba Netspend, Austin, TX	Saturn Systems Inc., Bailey, CO	TRS Recovery Services Inc., Marietta, GA
Macdodia LLC dba Graystone Partners LLC, Tucson, AZ	Outsourcepartners International Private Ltd., Bangalore Karnataka, India	Schuenger II Co. Ltd. dba Schuenger II Co. LLC, Columbus, OH	TrueAccord Corp., Lenexa, KS
Marlette Servicing LLC dba Best Egg, Wilmington, DE	P&B Capital Group LLC, W Seneca, NY	Scratch Financial Inc., Pasadena, CA	Tucker Albin & Associates Inc., Richardson, TX
Marlin Leasing Corp. dba PEAC Solutions, Mount Laurel, NJ	Palisades Collection LLC, Englewood Cliffs, NJ	Seattle Service Bureau Inc. dba National Service Bureau, Bothell, WA	Turnstill Capital Management LLC, San Diego, CA
Maverick Payments Inc. dba Clair, New York, NY	Paragon Asset Recovery Services LLC dba Deductible Recovery Group, Coraopolis, PA	Second Round Ltd. Partnership dba Second Round LP, Austin, TX	U-Pledge Inc., Los Angeles, CA
Maximus Education LLC dba Aيدantage, McLean, VA	Paramount Capital Group LLC, King of Prussia, PA	Second Round Sub LLC, Duluth, GA	Unifin Inc., Niles, IL
McBurberod Financial Inc. dba Credit Karma Credit Builder dba SeedFi, Oakland, CA	Payment Resolution Services LLC, Brentwood, TN	Security Credit Services LLC, Oxford, MS	Unifund CCR LLC, Cincinnati, OH
McCarthy Burgess & Wolff Inc., Cleveland, OH	Paytient Tech Inc., Columbia, MO	Seen Finance Inc., West Valley City, UT	Unifund Corp., Cincinnati, OH
MDG USA Inc., Oakville, Ontario, Canada	PCA Acquisitions V LLC, Wilmington, DE	Select Portfolio Servicing Inc., West Valley City, UT	Union Home Mortgage Corp. dba Bedford Capital Investments, Strongsville, OH
Measured Financial Inc., New York, NY	Penn Credit Corp., Harrisburg, PA	Self Credit LLC, Austin, TX	United Accounts Inc., Fargo, ND
Media Collections Inc. dba Joseph, Mann & Creed, Twinsburg, OH	Performant Recovery Inc. dba Performant Healthcare Solutions, Plantation, FL	Sentry Credit Inc., Everett, WA	United Collection Bureau Inc., Toledo, OH
Medical Data Systems Inc. dba Medical Revenue Service, Vero Beach, FL	Peritus Portfolio Services II LLC, Irving, TX	Sequium Asset Solutions LLC, Atlanta, GA	Universal Component Lender Services Inc., Rocky Hill, CT
MediCredit Inc., Columbia, MO	Petal Card Inc., New York, NY	Sequoia Concepts Inc. dba Sequoia Financial Services, Agoura Hills, CA	Universal Fidelity LP, Houston, TX
Mercantile Adjustment Bureau LLC, Williamsville, NY	Pharus Funding LLC, Scottsdale, AZ	Service Finance Co. LLC, Boca Raton, FL	University Accounting Service LLC, Lake Forest, IL
Mercedes-Benz Financial Services USA LLC, Farmington Hills, MI	Phillips & Cohen Associates Ltd., Wilmington, DE	Servicing Solutions LLC, Irving, TX	Upgrade Inc. dba Flex Pay dba Pay Monthly dba Universal Credit, San Francisco, CA
Merchants & Medical Credit Corp. Inc., Flint, MI	Pinnacle Credit Services LLC, Greenville, SC	Sezzle Inc., Minneapolis, MN	Uplift Inc., San Francisco, CA
Merchants Association Collection Division Inc. dba Sherloq Financial, Tampa, FL	Pinnacle Recovery Inc., Carlsbad, CA	SF ARLO LLC, Bloomington, IL	Upstart Network Inc., San Mateo, CA
Merchants Credit Guide Co. dba MCG, Chicago, IL	Pioneer Credit Recovery Inc., Arcade, NY	SIMM Associates Inc., Newark, DE	US Asset Management Inc., Middleboro, MA
Mercury Financial LLC, Wilmington, DE	Pioneer Military Credit LLC, Kansas City, MO	Sitel ARM Corp, Fayetteville, NC	USCB Corp., Eynon, PA
Mercury Servicing LLC, San Francisco, CA	Plaza Services LLC, Atlanta, GA	Skopos Financial LLC dba Reprise Financial, Irving, TX	USCB Inc. dba USCB America Receivables Management, Los Angeles, CA
Meridian Financial Services Inc., Asheville, NC	Portfolio Recovery Assoc. LLC dba PRA LLC, Norfolk, VA	Slope Tech Inc., San Francisco, CA	Valentine & Kebartas LLC, Lawrence, MA
Meridian Servicing LLC, Dublin, OH	Possible Financial Inc. dba Possible Finance dba Possible, Seattle, WA	SN Servicing Corp., Baton Rouge, LA	Valor Intelligent Processing LLC, Dallas, TX
Messeleri & Kramer PA, Plymouth, MN	PRA Receivables Management LLC, Norfolk, VA	Snap Finance LLC, West Valley City, UT	Vance and Huffman LLC, Smithfield, VA
Metacorp LLC, Lockport, NY	PRGB Inc. dba PRGBuild, Draper, UT	SoFi Lending Corp. dba SOFI, Cottonwood Heights, UT	Vanderbilt Mortgage & Finance Inc., Maryville, TN
Michael Andrews & Associates LLC, Southfield, MI	Prestige Servicing Co. LLC, Newport Beach, CA	Solar Mosaic LLC, Oakland, CA	Velocity Investments LLC, Wall, NJ
Midland Credit Management Inc., San Diego, CA	ProCollect Services LLC dba PCSC, Minot, ND	Solvent Plus LLC, Chesapeake, VA	Vengroff Williams Inc., Sarasota, FL
Midland Funding LLC, San Diego, CA	Prodigy Finance Ltd., London, United Kingdom	Solvent Point LLC, Tempe, AZ	VeriCore LLC, Huntersville, NC
Midland Funding NCC-2 Corp., San Diego, CA	Professional Account Management LLC, Horseheads, NY	Source Receivables Management LLC, Greensboro, NC	Verliance Inc., Temecula, CA
MiraMed Revenue Group LLC, Lombard, IL	Professional Account Services Inc., dba Community Account Services Inc., Franklin, TN	Sourcepoint Inc., Palm Bay, FL	Vervent Inc., San Diego, CA
Mission Lane LLC, Richmond, VA	Professional Finance Co. Inc. dba PFC USA, Greeley, CO	Southern Management Systems Inc., Orlando, FL	Viking Client Services LLC dba Viking Collection Service dba Viking Billing Service, Eden Prairie, MN
Momnt Servicing Co. LLC, Atlanta, GA	Professional Service Bureau Inc., Anoka, MN	Southwest Credit Systems LP, Carrollton, TX	Virtuous Sourcing Group LLC, Glendale, CO
Monarch Recovery Management Inc., Bensalem, PA	Property Receivables Corp. dba CollectTech dba Revanew365, Renton, WA	Southwest Stage Funding LLC dba Cascade Financial Services, Chandler, AZ	Viva Finance Inc., Atlanta, GA
Morgan Cohen & Bach LLC, Tucson, AZ	Prosper Marketplace Inc., San Francisco, CA	Southwood Financial LLC, Sterling, VA	Wakefield & Associates LLC, Fort Morgan, CO
Mortgage Solutions of Colorado LLC dba MORTGAGE Solutions Financial dba MSF Agriculture dba MSF Servicing, Colorado Springs, CO	PYOD LLC, Greenville, SC	Spire Recovery Solutions LLC, Lockport, NY	Watercress Financial Group LLC, West Des Moines, IA
MRC Receivables Corp., San Diego, CA	R.A. Rogers Inc., Crofton, MD	Spring Oaks Capital LLC, Chesapeake, VA	Waterfall Revenue Group Inc. dba Credit America, Hamilton Square, NJ
MRS BPO LLC dba MRS Associates, Cherry Hill, NJ	R.M. Galicia Inc. dba Progressive Management Systems, West Covina, CA	Spring Oaks Capital SPV LLC, Chesapeake, VA	Waypoint Resource Group LLC dba Prince Parker & Associates, Taylorsville, UT
MS Services LLC, Casper, WY	R.T.R. Financial Services Inc., Staten Island, NY	Square Capital LLC, Oakland, CA	Wells Fargo International Solutions LLC dba Wells Fargo Servicing, Taguig City, Philippines
N.A.R. Inc. dba North American Recovery, West Valley City, UT	R&B Corp. of Virginia dba Credit Control Corp., Newport News, VA	Starmark Financial LLC, Deerfield Beach, FL	Westlake Portfolio Management LLC, Los Angeles, CA
National Collection Systems Inc. dba National Credit Management, St Louis, MO	Radius Global Solutions LLC, Edina, MN	State Collection Service Inc. dba SCSI, Madison, WI	Wilber & Associates PC dba Wilber & Associates Inc., Normal, IL
National Commercial Services, Van Nuys, CA	Range Credit Bureau Inc., Hibbing, MN	States Recovery Systems Inc., Rancho Cordova, CA	Wilber Insurance Services Enterprise Inc., Normal, IL
National Credit Adjusters LLC dba NCA, Hutchinson, KS	Rauch-Milliken International Inc., Metairie, LA	Steel River Systems LLC, Rock Falls, IL	Williams & Fudge Inc., Rock Hill, SC
National Credit Systems Inc. dba NCS Apartment Collections, Atlanta, GA	Rausch Sturm LLP, Brookfield, WI	Stellantis Financial Services Inc., Houston, TX	Wipro Gallagher Solutions LLC, Atlanta, GA
National Creditors Connection Inc. dba NCCI, Reno, NV	Ray Klein Inc. dba Professional Credit Service dba Professional Credit, Springfield, OR	Stripe Servicing Inc. dba Bootstrap Inc., South San Francisco, CA	Wipro Insurance Solutions LLC, East Brunswick, NJ
National Enterprise Sys Inc. dba Ohio NES, Solon, OH	RAZOR Capital LLC, Bloomington, MN	Supernova Lending LLC, Chicago, IL	WNS BPM Americas LLC, Houston, TX
National Recovery Solutions LLC dba New York National Recovery Solutions LLC, Lockport, NY	Reach Financial LLC, New York, NY	Summit A'R Inc. dba Support Collectors, Champlin, MN	World Credit Fund III LLC, Chicago, IL
Nationstar Mortgage LLC dba Mr. Cooper dba RightPath Servicing, Dallas, TX	Real Time Resolutions Inc., Dallas, TX	SUSA Holdings LLC, Sherman Oaks, CA	Yes Online Inc. dba Dynamic Legal Recovery, Valencia, CA
Nationwide Capital Services LLC dba Structured Settlement, Henderson, NV	Receivables Management Partners LLC dba RMP Services dba JP RMP, Indianapolis, IN	Sutherland Global Coll. Services LLC, Sugarland, TX	Zendable LLC dba Zable, New York, NY
Nationwide Credit Corp. dba NCC, Alexandria, VA	Receivables Outsourcing LLC, Earth City, MO	SW5 Credit Services dba Thief River Falls Credit Bureau dba North Valley Collections & Credit Bureau dba Lake Region Collections & Credit Bureau, Grafton, ND	Zenta Recoveries Inc., Arlington, VA
Nationwide Recovery Service Inc., Cleveland, TN	Recoveri LLC, Sherman, TX	Synergetic Comm. Inc. dba Syncom, Houston, TX	ZuntaFi Corp., Aberdeen, SD
NCB Management Services Inc., Trevose, PA	Recovery Exchange LLC, Sheridan, WY	Synter Resource Group LLC, Charleston, SC	
NetCredit Combined Receivables 2023 LLC, Chicago, IL	Recovery Management Solutions LLC, Cheektowaga, NY		

LICENSED MONEY BROKERS

433 Companies as of June 30, 2025

21st Mortgage Corp., Knoxville, TN	Louisville, KY	Galaxy DBL LLC, Chicago, IL
3650 Real Estate Investment Trust 2 LLC, Miami, FL	Change Lending LLC dba Change Home Loans dba Change Home Mortgage dba Change Lending dba Change Wholesale dba Commerce Home Mortgage dba Commerce Home Mortgage LLC, Anaheim, CA	GE HFS LLC, Wauwatosa, WI
60monthloans Inc., Menlo Park, CA	Channel Partners Capital LLC dba Channel Partners Equipment Finance dba Trio Capital Solutions, Minnetonka, MN	General Mortgage Capital Corp., Burlingame, CA
Above Lending Inc. dba Above, Northbrook, IL	Cherry Payments LLC, San Francisco, CA	GITSIT Solutions LLC, Orange, CA
AdvantaFirst Capital Financial Services LLC, Fort Worth, TX	Chime Capital LLC, San Francisco, CA	Glow Financial Services Inc., Miami, FL
Affirm Inc., San Francisco, CA	Christian Investors Financial, Mendota Heights, MN	GoodLeap LLC, Roseville, CA
Affirm Loan Services LLC, San Francisco, CA	CHS Capital LLC dba CHSC MN, Inver Grove Heights, MN	GP Commercial Investment Corp., New York, NY
Afterpay US Services LLC, Oakland, CA	Churchill Mortgage Corp., Brentwood, TN	GP Commercial Mortgage LLC, New York, NY
AgAmerica Lending LLC, Lakeland, FL	ClarityPay Program Services LLC, New York, NY	GRB Financial Corp., Fargo, ND
AGCO Finance LLC, Johnston, IA	Climate Investco LLC, Las Vegas, NV	Greystone Funding Co. LLC, Atlanta, GA
Agrifund LLC, Fort Worth, TX	CMG Mortgage Inc. dba Campbell Lending Group dba CMG Financial dba CMG Home Loans dba HomeFundIt dba Jill Sheldon and Co. Home Loans, San Ramon, CA	Greystone Select Co. II LLC, New York, NY
AgriVision Financial Services Co., Fargo, ND	CNH Industrial Capital America LLC, Racine, WI	Greystone Servicing Co. LLC, Warrenton, VA
Agtegra Cooperative, Aberdeen, SD	COG Marketers Ltd. dba AgroLiquid, Saint Johns, MI	Guaranteed Rate Inc. dba Rate dba rate.com dba Owning dba Certainty Home Lending dba Citywide Home Mortgage dba On Q Home Loans, Chicago, IL
Alameda Mortgage Corp. dba Precision Home Loans, Walnut Creek, CA	College Ave Student Loan Servicing LLC dba College Ave, Wilmington, DE	Gusto Capital LLC, San Francisco, CA
American Finance LLC dba American Finance Group LLC, Harrington, DE	Colliers Funding LLC, Minneapolis, MN	Gusto Inc. dba Gusto, San Francisco, CA
American Financial Network Inc. dba Orion Lending, Brea, CA	Colliers Mortgage LLC, Minneapolis, MN	Happy Money Inc., Torrance, CA
American First Finance LLC dba American First Finance dba AFF, Dallas, TX	Community Loan Servicing LLC, Coral Gables, FL	Headway Sales Inc. dba Acorn Finance, Sacramento, CA
American Internet Mortgage Inc. dba AimLoan.com, San Diego, CA	Consumers Unified LLC dba ConsumerAffairs, Tulsa, OK	Healthcare Financing of America LLC, Franklin, TN
American Pacific Mortgage Corp. dba American Pacific Mortgage dba Preferred Rate dba Blue Ribbon dba Blue Ribbon Mortgage & Investments dba Lendsmart dba Capstone Home Loans, Roseville, CA	Conterra Agricultural Capital LLC dba Conterra, West Des Moines, IA	HealthEquity Payments LLC, Draper, UT
AmeriCredit Financial Services Inc. dba GM Financial dba Cadillac Financial dba Buick Financial dba GMC Financial dba Chevrolet Financial dba Mode by GM Financial, Fort Worth, TX	Covered Care LLC, Dallas, TX	Heartland Capital Group LLC, West Fargo, ND
Amerisave Mortgage Corp. dba Amerisave Wholesale Mortgage Solutions, Sandy Springs, GA	Crone Consulting and Outsourcing LLC, Boca Raton, FL	Holiday Inn Club Vacations Inc., Orlando, FL
AML Funding LLC dba Absolute Mortgage & Lending, Dallas, TX	Credible Operations Inc. dba Credible, Durham, NC	Home Mortgage Alliance Corp. (HMAC) dba Jet Mortgage dba Mubarak Mortgage, Santa Ana, CA
Amur Equipment Finance Inc., Grand Island, NE	Credit Karma Offers Inc. dba Credit Karma dba Credit Karma Money dba Intuit Credit Karma dba Intuit Assist, Oakland, CA	Homeowners Financial Group USA LLC, Scottsdale, AZ
Anchor Nationwide Loans LLC, Thousand Oaks, CA	Credova Financial LLC, Bozeman, MT	Homestar Financial Corp., Gainesville, GA
Antares Capital LP, Chicago, IL	CrossCountry Mortgage LLC dba CrossCountry Mortgage dba Valere Financial dba Veterans Lending Group, Cleveland, OH	HouseMax Funding LLC, Austin, TX
Antares Holdings LP, Toronto, Ontario	Crowdstrike Financial Services Inc., Sunnyvale, CA	HYG Financial Services Inc., Minneapolis, MN
Antares Private Credit Fund dba Antares Private Credit Fund Corp., Chicago, IL	CWS Investments Inc., Annandale, VA	Inclined Tech, Inc., Sausalito, CA
ApplePie Capital Funding Solutions LLC, Plymouth, MI	Daimler Truck Financial Services USA LLC dba Daimler Truck Financial, Ft Worth, TX	Infosys BPO Americas LLC, Atlanta, GA
ApplePie Capital Inc., Plymouth, MI	DAS Acquisition Co. LLC dba Loan Surfer dba USA Mortgage, St Louis, MO	Innovative Funding Services Corp., Leander, TX
Aqua Finance Inc., Wausau, WI	Dayforce Investments LLC, Minneapolis, MN	Instant Financial USA Inc., Alpharetta, GA
Arbor Agency Lending LLC, Uniondale, NY	DBR Investments Co. Ltd. dba DBR Real Investments Co. Ltd., New York, NY	Intelliloan Inc., Irvine, CA
Arbor Commercial Funding I LLC, Uniondale, NY	De Lage Landen Financial Services Inc. dba ProHealth Capital dba LeaseDirect, Wayne, PA	Intuit Financing Inc. dba QuickBooks Capital, Mountain View, CA
Arbor Private Investment LLC, Uniondale, NY	De Lage Landen Public Finance LLC, Wayne, PA	Intuit TT Offerings Inc. dba Refund Advance, Mountain View, CA
Arbor Private Label LLC, Uniondale, NY	Deutsche Leasing USA Inc., Chicago, IL	Invesco Dynamic Credit Opportunities Loan Origination LLC dba IVZ Dynamic Credit Opportunities Loan Origination of North Dakota LLC, New York, NY
Arbor Realty Mezz LLC, Uniondale, NY	Dext Capital LLC, Lake Oswego, OR	Invesco Senior Income Loan Origination LLC dba IVZ Senior Income Loan Origination of North Dakota LLC, New York, NY
Arbor Realty SR Inc., Uniondale, NY	Dignifi Tech Inc., Mesa, AZ	Ironhorse Funding LLC, Beverly, MA
Arbor SFR LLC, Uniondale, NY	DivvyPay LLC, Draper, UT	Isuzu Finance of America Inc., Purchase, NY
Argentic Real Estate Finance 2 LLC, New York, NY	DLL Mortgage Capital Inc., New York, NY	J.J. Best & Co., New Bedford, MA
Argentic Real Estate Investment 2 LLC, New York, NY	DLL Finance LLC, Johnston, IA	Jarvis Lending LLC, Burlingame, CA
Argentic Real Estate Investment LLC, New York, NY	Dominion Financial Services LLC dba Dominion Financial dba Dominion Financial Wholesale, Baltimore, MD	JBK Funding LLC, Fargo, ND
Argentic TRS I LLC, New York, NY	DrawBridge Lending LLC, Chicago, IL	JLL Real Estate Capital LLC, St Paul, MN
Ark-La-Tex Financial Services LLC dba Benchmark Mortgage dba Eleven Mortgage dba 11 Mortgage, Plano, TX	Driveway Finance Corp., Tigard, OR	JoDee B Frandrich Foss dba A.C. Mortgage Money Works, Dickinson, ND
ArrowMark Licensed LLC, Denver, CO	Earnest Operations LLC, Oakland, CA	Kashable LLC, New York, NY
Ascent Funding LLC dba Ascent Student Loans, San Diego, CA	EarnIn US1 LLC, Mountain View, CA	Kiavi Funding Inc. dba Kiavi, Pittsburgh, PA
Aspen Financial Solutions Inc. dba Centz, Berwyn, PA	eBay Commerce Inc., San Jose, CA	KikOff Lending LLC, Reno, NV
Assure Home Mortgage LLC dba Assure Home Mortgage, Bismarck, ND	Econolend Series B LLC, Tucson, AZ	Klarna Inc., Columbus, OH
Assurity Finance & Development LLC, Grand Forks, ND	Edge Home Finance Corp., Minnetonka, MN	Kovo Credit Inc., Las Vegas, NV
Austin Business Finance LLC, Austin, TX	Edvisors FAS Inc., Las Vegas, NV	Ladder Capital Finance I LLC, New York, NY
Automotive Finance Corp., Carmel, IN	Edward Jones SBL LLC, St Louis, MO	Ladder Capital Finance LLC, New York, NY
Automotive Rentals Inc. dba Holman dba Holman Fleet, Mount Laurel, NJ	Elevate Financial Resources LLC, Fort Worth, TX	Lakeview Loan Servicing LLC, Coral Gables, FL
AutoPay Direct Inc., Denver, CO	Embrace Home Loans Inc., Middletown, RI	LeaderOne Financial Corp., Overland Park, KS
Auxilior Capital Partners Inc., Plymouth Meeting, PA	Encompass Lending Group LP, Katy, TX	LeadPoint Inc. dba Secure Rights dba Amerivalue, Los Angeles, CA
Avant LLC, Chicago, IL	EnFin Corp, Irvine, CA	Lendage LLC dba Achieve Loans dba Achieve Home Loans, San Mateo, CA
Aven Financial Inc. dba Aven dba United Home Group, Campbell, CA	Envoy Mortgage Ltd, Houston, TX	LendingPoint LLC, Kennesaw, GA
Bankrate LLC dba BR Tech Services LLC, West Palm Beach, FL	Equitable Agrifinance LLC, Cedar Rapids, IA	LendingTree LLC dba DepositAccounts dba MagnifyMoney dba SnapCap, Charlotte, NC
Barclays Capital Real Estate Inc., New York, NY	Exeter Finance LLC, Irving, TX	LendingUSA LLC, Sherman Oaks, CA
Barrett Financial Group LLC, Chandler, AZ	Express Tech-Financing LLC dba Currency, Scottsdale, AZ	Lendistry SBLC LLC, Tustin, CA
Bay Equity LLC dba Bay Equity Home Loans, Corte Madera, CA	Exto Inc. dba Exto Labs dba Atlas Card dba atlasfin.com, Kensington, CA	LH Lending LLC, Lehi, UT
Berkeley Point Capital LLC, McLean, VA	F. F. Fisher Leasing Corp., Fargo, ND	Libertas Funding LLC, Greenwich, CT
Bill.com Capital 1 LLC, San Jose, CA	Farm Machinery Funding LLC, Scottsdale, AZ	LMB Mortgage Services Inc. dba LowerMyBills.com dba Quicken Loans, Playa Vista, CA
Bill.com Capital 3 LLC, San Jose, CA	FarmCo Financial LLC dba FarmOp Capital, St Paul, MN	LMF Commercial LLC, Miami, FL
Bills.com LLC dba Achieve Insights dba Achieve.com dba Freedom Financial Net, Tempe, AZ	FBC Mortgage LLC dba Home Loans Today dba FBC Mortgage dba Acrisure Mortgage, Orlando, FL	loanDepot.com LLC dba imortgage dba loanDepot.com dba LDWholesale dba loanDepot LLC dba LoanDepot dba Mortgage Master dba mello, Irvine, CA
BMG LoansAtWork Inc., Miami, FL	FC Marketplace LLC, Denver, CO	LOL Finance Co., Arden Hills, MN
BPCE Equipment Solutions USA Corp, Jersey City, NJ	Figure Lending LLC dba Figure, Charlotte, NC	Longbridge Financial LLC, Paramus, NJ
Brink's Capital LLC, Richmond, VA	Figure Markets Credit LLC, Charlotte, NC	Longinus Finance LLC dba AF247.com, Nashville, TN
Brunswick Acceptance Co. LLC, Chicago, IL	FinFit Ops LLC dba FINFIT, Virginia Beach, VA	Lower LLC dba Homeside Financial dba Lower dba Universal Lending Home Loans, Columbia, MD
B.S.D. Capital Inc. dba Lendistry, Los Angeles, CA	FINMKT Inc. dba Lendvious, New York, NY	Lument CMT Finance LLC, New York, NY
BSPF Finance LLC, New York, NY	First Business Specialty Finance LLC, Madison, WI	Lument Real Estate Capital LLC, New York, NY
BSPRT CRE Finance LLC, New York, NY	First Star Credit LLC, Columbus, OH	Lument Structured Finance LLC, New York, NY
CalCon Mutual Mortgage LLC dba OneTrust Home Loans dba SAVI Home Loans dba Warp Speed Mortgage, San Diego, CA	Flagship Credit Acceptance LLC, Chadds Ford, PA	Lutheran Church Extension Fund-Missouri Synod, St Louis, MO
CapFirst Equipment Finance Inc., West Fargo, ND	Flat Branch Mortgage Inc. dba Flat Branch Home Loans, Columbia, MO	M. David Financial Services LLC, Dickinson, ND
Capital Funding Corp., Plymouth, MN	Fleet Financial Inc. dba iLending, Englewood, CO	Mad Capital Group PBC dba Mad Capital, Boulder, CO
Cardinal Financial Co. Ltd. Partnership dba Sebonic Financial dba cf.loans, Charlotte, NC	Flexible Finance Brokering Inc., New York, NY	Mahindra Finance USA LLC, Johnston, IA
Caribou Financial Inc. dba Caribou, Denver, CO	Four Tech. Inc., Aventura, FL	Marlette Marketing LLC dba Best Egg, Wilmington, DE
CarPutty Inc., Atlanta, GA	Franchise Partner Inc., Kansas City, MO	Marlin Leasing Corp. dba PEAC Solutions, Mount Laurel, NJ
Carrington Mortgage Services LLC, Anaheim, CA	Freedom Financial Asset Management LLC dba Consolidation Plus dba Achieva Personal Loans dba Freedom Plus, San Mateo, CA	Massachusetts Educational Financing Authority, Boston, MA
Castle & Cooke Mortgage LLC dba Castle & Cooke Mortgage, Draper, UT	Fundbox Inc., Plano, TX	Maverick Payments Inc. dba Clair, New York, NY
Caterpillar Financial Commercial Account Corp., Nashville, TN	Fundera Inc. dba NerdWallet Small Business, Scottsdale, AZ	McBurberod Financial Inc. dba Credit Karma Credit Builder dba SeedFi, Oakland, CA
CATERPILLAR Financial Services Corp., Nashville, TN	Funding University Inc. dba Funding U, Atlanta, GA	Meadowlark Capital LLC, Fargo, ND
CBRE Capital Markets Inc., Houston, TX	FuturePay Holdings Inc. dba FuturePay, South Jordan, UT	Measured Financial Inc., New York, NY
CGB Agri Financial Services Inc. dba MAC Seller Online dba Agrifinancial,		

LICENSED MONEY BROKERS

(Continued from page 34)

Mega Capital Funding Inc., Calabasas, CA
 Mercedes-Benz Financial Services USA LLC, Farmington Hills, MI
 Mercury Brokering LLC, San Francisco, CA
 Mercury Financial LLC, Wilmington, DE
 Mercury Lending LLC, San Francisco, CA
 Meritize Lending LLC dba Meritize, Frisco, TX
 Metropolitan Financial Mortgage Co., Edina, MN
 Mid America Mortgage Inc. dba 1st Tribal Lending, Addison, TX
 ML Enterprise Inc. dba <https://fiona.com/> dba Engine by MoneyLion dba Engine by MoneyLion Inc., New York City, NY
 Monevo Inc., Chicago, IL
 MoneyLion of North Dakota LLC, New York, NY
 Morgan Stanley Mortgage Capital Holdings LLC, New York, NY
 Morgan Stanley Smith Barney Financing LLC, Purchase, NY
 Morsen Services Inc., Owatonna, MN
 Mortgage Access Corp. dba Weichert Financial Services, Morris Plains, NJ
 MortgagePros LLC, Troy, MI
 Mountain State Financial Group LLC dba Compass Home Loans, Westminster, CO
 Movement Mortgage LLC, Indian Land, SC
 Mutual of Omaha Mortgage Inc. dba Mutual of Omaha Mortgage dba Retirement Funding Solutions dba Mutual of Omaha Reverse Mortgage dba Keller Home Loans, San Diego, CA
 National Cooperative Services Corp., Dulles, VA
 National Debt Relief LLC, New York, NY
 National Rural Utilities Cooperative Finance Corp., Dulles, VA
 Nations Lending Corp. dba NLC Loans dba Nations Lending, Independence, OH
 Nationwide Home Loans Inc., Englewood, CO
 Nationwide SBL LLC dba Nationwide Smart Credit, Columbus, OH
 Navient Solutions LLC, Herndon, VA
 Navistar Financial Corp., Lisle, IL
 Navistar Leasing Co., Lisle, IL
 NC Financial Solutions of North Dakota LLC dba NetCredit, Chicago, IL
 Neighborhood Assistance Corp. of America, Boston, MA
 NerdWallet Compare Inc. dba The Rate Chopper, San Francisco, CA
 NetCredit Loan Services LLC, Chicago, IL
 New American Funding LLC dba New American Funding dba Truview Lending dba Home Sweet Home Loan Servicing, Tustin, CA
 New Holland Credit Co. LLC, New Holland, PA
 NewPoint Real Estate Capital LLC, Plano, TX
 NewPoint Real Estate Strategies Lending LLC, Plano, TX
 NewRez LLC dba Shellpoint Mortgage Servicing dba Caliber Home Loans dba Caliber Home Lending, Fort Washington, PA
 Nexera Holding LLC dba NewFi dba Newfi Capital Partners dba NewFi Lending dba NewFi Wholesale, Emeryville, CA
 NextGear Capital Inc., Carmel, IN
 Nexus Capital Co. dba Nexus Capital, Fargo, ND
 Nissan Motor Acceptance Co. LLC dba Infiniti Financial Services, Franklin, TN
 Nissan-Infiniti LT LLC, Franklin, TN
 Nitra Credit Corp., New York, NY
 Noble Finance LLC, Fargo, ND
 Nomura Corporate Funding Americas LLC, New York, NY
 North Avenue Capital LLC, Ponte Vedra, FL
 North Pond LLC dba Oliv Financial LLC, Chicago, IL
 Northpoint Commercial Finance LLC, Alpharetta, GA
 Notable Finance LLC dba Home Card, Stamford, CT
 NWL Co. LLC, New York, NY
 NXT Capital LLC, Chicago, IL
 Oak Street Funding LLC, Indianapolis, IN
 OCMC Inc. dba Loanstream, Irvine, CA
 Ocwen Financial Solutions Private Ltd., Bangalore, India
 Ocwen USVI Services LLC, St Croix, Virgin Islands
 Omega Financial Inc., Bismarck, ND
 OneMain Consumer Loan Inc., Evansville, IN
 OneMain Financial Group LLC, Baltimore, MD
 OneProgress Services LLC, New York, NY
 Oportun Inc., San Carlos, CA
 Opportunity Financial LLC, Chicago, IL
 Ottno Inc. dba NALN dba National Auto Loan Network, Tustin, CA
 Ouro Global Inc. dba Netspend, Austin, TX
 PayPal Inc. dba Braintree dba Hyperwallet dba Venmo dba Xoom, San Jose, CA

Paytient Tech. Inc., Columbia, MO
 Performance Equity Partners Inc., Tinley Park, IL
 PGIM Real Estate Finance LLC, Arlington, VA
 PHH Mortgage Corp. dba PHH Mortgage Services dba Liberty Reverse Mortgage dba Unity Mortgage, Mount Laurel, NJ
 Philips Medical Capital LLC, Wayne, PA
 Pioneer Military Credit LLC, Kansas City, MO
 Pipe Licensing LLC, San Francisco, CA
 Planet Home Lending LLC dba Planet Loan Servicing dba Solista, Meriden, CT
 Plaza Home Mortgage Inc., San Diego, CA
 Polaris Acceptance, Chicago, IL
 Possible Financial Inc. dba Possible Finance dba Possible, Seattle, WA
 Premier Mortgage Resources LLC dba Premier Mortgage Resources, Meridian, ID
 Prepaid Expense Card Solutions Inc. dba PEX, New York, NY
 Prestige Financial Services Inc. dba 888DROPYOURRATE, Draper, UT
 PRGB Inc. dba PRGBuild, Draper, UT
 Primary Residential Mortgage Inc., Salt Lake City, UT
 Prosper Funding LLC, San Francisco, CA
 Prosper Marketplace Inc., San Francisco, CA
 Prosperity Home Mortgage LLC, Chantilly, VA
 ProVisor Inc. dba Veterans America, Brookfield, WI
 Qipt Financial Solutions LLC dba Corbel, New York, NY
 Quantum LS LLC, Reston, VA
 QuinStreet Media Inc., Santa Monica, CA
 QuinStreet PL Inc. dba guidetolenders dba www.guidetolenders.com, Foster City, CA
 Ramp Financing Corp., New York, NY
 RateGenius Loan Services Inc., Austin, TX
 rFinance Co., Oak Park Heights, MN
 Reach Financial LLC, New York, NY
 ReadyCap Commercial LLC, Berkeley Heights, NJ
 ReallyGreatRate Inc., El Segundo, CA
 Red Oak Inventory Finance LLC, Alpharetta, GA
 Regional Acceptance Corp., Greenville, NC
 Remity Inc., Seattle, WA
 Renovation Finance LLC dba RenoFi, Berwyn, PA
 Residential Acceptance Corp., Tampa, FL
 RGLS Lending Inc., Denver, CO
 Rippling Lending Inc., San Francisco, CA
 Rippling Payments Inc., San Francisco, CA
 Ritchie Bros Financial Services Ltd, Burnaby, Canada, British Columbia
 RMI Brokers Inc. dba One Brokerage, Brentwood, CA
 Robinhood Credit Inc., Menlo Park, CA
 RockLoans Marketplace LLC dba RocketLoans, Detroit, MI
 Rural Development Finance Corp., Mandan, ND
 Sage Home Loans Corp., Fort Mill, SC
 Salary Finance Inc., Boston, MA
 Santander Consumer USA Inc. dba Chrysler Capital dba RoadLoans, Dallas, TX
 SBBNet Inc. dba LoanBright, Evergreen, CO
 Scratch Financial Inc., Pasadena, CA
 Self Credit LLC, Austin, TX
 ServiceMac LLC, Fort Mill, SC
 Sezzle Inc., Minneapolis, MN
 Shepherd's Finance LLC, Jacksonville, FL
 Siemens Financial Services Inc., Iselin, NJ
 Simple Path Financial LLC, Irvine, CA
 Skopos Financial LLC, Irving, TX
 Slope Tech Inc., San Francisco, CA
 SmartFi Home Loans LLC, San Diego, CA
 SmartPay Leasing LLC, Cincinnati, OH
 Snap Finance LLC, West Valley City, UT
 Societe Generale Financial Corp., New York, NY
 SOFI Lending Corp. dba SOFI, Cottonwood Heights, UT
 Solar Mosaic LLC, Oakland, CA
 Sparrow Labs Inc. dba Sparrow, New York, NY
 Splash Financial Inc., Cleveland, OH
 Splitit Consumer Funding LLC, Atlanta, GA
 Spring EQ LLC, Conshohocken, PA
 Square Capital LLC, Oakland, CA
 Starwood Mortgage Capital LLC, Miami Beach, FL

Stripe Brokering Inc., South San Francisco, CA
 Sumitomo Mitsui Finance and Leasing Co. Ltd. dba LBX Capital, Tokyo, Japan
 Summit Funding Inc., Sacramento, CA
 Sun West Mortgage Co. Inc. dba LowRates.com dba Mortgage Possible dba AngelAI.life dba America's Glory, Cerritos, CA
 Sunbit Now LLC dba Sunbit, Los Angeles, CA
 SunUp Financial LLC dba www.balancecredit.com, Chicago, IL
 Supernova Lending LLC, Chicago, IL
 Sutherland Mortgage Services Inc., Sugar Land, TX
 Sutton Funding LLC, New York, NY
 Symetra Investment Management Real Estate Investors LLC, Bellevue, WA
 Synergy One Lending Inc. dba Mann Mortgage Group dba WeThinkHomeLoans dba Regal Mortgage, San Diego, CA
 Tailored Mortgage Group Inc., Sioux Falls, SD
 Tax Services of America Inc., Jersey City, NJ
 The Aligned Co., Los Angeles, CA
 The Tax Doctors Inc. dba Jackson Hewitt Tax Service, Missoula, MT
 The Wisdom Companies LLC, El Segundo, CA
 TJC Mortgage Inc. dba MortgageRight, Birmingham, AL
 T-Mobile Financial LLC, Bellevue, WA
 Total Mortgage Services LLC dba RateCloud, Milford, CT
 Towne Mortgage Co. dba AmeriCU Mortgage, Troy, MI
 Toyota Industries Commercial Finance Inc. dba Toyota Commercial Finance, Dallas, TX
 Trail King Industries Inc., Mitchell, SD
 Transport Financing LLC, Scottsdale, AZ
 Triad Financial Services Inc., Jacksonville, FL
 Trident Funding LLC, Shelton, CT
 Tri-State Equipment Financing LLC, Beulah, ND
 U.S. Bancorp Government Leasing and Finance Inc., Minneapolis, MN
 UBS Credit Corp., Weehawken, NJ
 United Lease and Finance Inc., Fargo, ND
 United Security Financial Corp., Murray, UT
 Universal Account Servicing LLC, Parkville, MO
 Universal Lending Corp., Denver, CO
 Upgrade Inc. dba Flex Pay dba Pay Monthly dba Universal Credit, San Francisco, CA
 U-Pledge Inc., Los Angeles, CA
 Uplift Inc., San Francisco, CA
 Upstart Network Inc., San Mateo, CA
 Van Dyk Mortgage Corp., Grand Rapids, MI
 Vanderbilt Mortgage and Finance Inc. dba Silverton Mortgage, Maryville, TN
 Verizon Wireless Services LLC dba Verizon Wireless, Basking Ridge, NJ
 Vervent Inc., San Diego, CA
 VFS Leasing Co., Greensboro, NC
 VFS US LLC dba North American Transaction Services dba Mack Financial Services dba Volvo Financial Services, Greensboro, NC
 Viva Finance Inc., Atlanta, GA
 Walker & Dunlop LLC, Bethesda, MD
 Watercress Financial Group LLC, W Des Moines, IA
 Wellfit Tech. Inc., Irving, TX
 Wells Fargo Clearing Services LLC dba Wells Fargo Advisors, St Louis, MO
 Wells Fargo Commercial Distribution Finance LLC, Chicago, IL
 Wells Fargo Vendor Financial Services LLC, Des Moines, IA
 Westlake Direct LLC dba LoanCenter, Los Angeles, CA
 Westlake Flooring Co. LLC dba Westlake Flooring Services, Los Angeles, CA
 Wildhorse Financial Services LLC, Austin, TX
 Wilson Resort Finance LLC, Kissimmee, FL
 Wipro Gallagher Solutions LLC, Atlanta, GA
 X-Caliber Rural Capital LLC, Irvington, NY
 Yamaha Motor Finance Corp. USA dba Yamaha Financial Services, Cypress, CA
 Yellow Iron Lending LLC, Scottsdale, AZ
 Yendo Inc., Dallas, TX
 ZAXIS Financial Services Americas LLC, Alpharetta, GA
 Zip Co. US Inc., New York, NY

LICENSED MONEY TRANSMITTERS

197 Companies as of June 30, 2025

ACI Payments Inc., Elkhorn, NE
 Affirm Payments LLC, San Francisco, CA
 Africa Remittance Co., LLC dba SikaCash, Jersey City, NJ
 Airbnb Payments Inc., San Francisco, CA
 AirPlus International Inc., Alexandria, VA
 Airwallex US LLC, San Francisco, CA
 Alpaca Crypto LLC, San Mateo, CA
 Amazon Payments Inc., Seattle, WA
 American Express Prepaid Card Management Corp., Phoenix, AZ
 American Express Travel Related Services Co. Inc., New York, NY
 Apple Payments Inc., Austin, TX
 AscendantFX Capital USA Inc. dba AscendantFX dba Ascendant, Pleasant Hill, CA
 Asure Operations LLC, Austin, TX
 AUS Merchant Services Inc. dba Zyla, Sunnyvale, CA
 AvidXchange Inc., Charlotte, NC
 Bakkt Crypto Solutions LLC, Alpharetta, GA
 BAM Trading Services Inc. dba Binance.US, Miami, FL
 Banana Pay LLC, Minneapolis, MN
 Barri Money Services LLC dba DOLEX, Houston, TX
 Bastion Platforms US LLC, Campbell, CA
 Beeso Corp. dba PaySii, Bloomington, MN
 Betrlink LLC, New York, NY
 Bilderling US Inc., Easton, PA
 Bill.com LLC dba BDC Payment Services, San Jose, CA
 BILLGO MT Inc., Fort Collins, CO
 Bilt Payments LLC, New York, NY
 bitFlyer USA Inc., San Francisco, CA
 BitGo Technologies LLC, Palo Alto, CA
 BitGo Trust Co. Inc. dba BitGo Financial Services Inc., Sioux Falls, SD
 BitPay Inc., Atlanta, GA
 Bitstamp USA Inc., New York, NY
 Bivo Inc., Union City, CA
 Blackhawk Network California Inc., Pleasanton, CA
 Block Inc. dba Block of Delaware Inc., Oakland, CA
 Blockchain.com Inc., Miami, FL
 BNXA USA MTL Inc., Reno, NV
 Booking Holdings Financial Services USA LLC, Dallas, TX
 Brale Inc., Des Moines, IA
 Brex Payments LLC, Salt Lake City, UT
 Bridge Building Inc., Berkeley, CA
 BYTE Federal Inc., Venice, FL
 Caleb and Brown Ltd. dba Caleb and Brown, Bryn Mawr, PA
 Cambridge Mercantile Corp. (USA) dba Cambridge Global Payments dba Corpay, New York, NY
 CEX.IO Corp. dba CEX.IO, Miami, FL
 Check Payments LLC, New York, NY
 CheckFreePay Corp., Alpharetta, GA
 Checkout US Inc., New York, NY
 Chime Payments Inc., San Francisco, CA
 Circle Internet Financial LLC, Boston, MA
 Citcon USA LLC dba Citcon, San Jose, CA
 Coborns Inc. dba Cash Wise dba JK Foods Inc. dba Hornbacher's, St Cloud, MN
 Coinbase Inc., New York, NY
 Coinme Inc., Bellevue, WA
 Comdata TN Inc., Brentwood, TN
 Currency Commerce LLC, Fort Myers, FL
 Dandelion Payments Inc. dba AFEX Money Express dba Ria Money Transfer dba XE USA, Buena Park, CA
 Convera USA LLC, Denver, CO
 Cooper Blazer Inc., Fort Lee, NJ
 Creative Solutions Software Corp. dba myPay Solutions, Ann Arbor, MI
 CSG Forte Payments Inc. dba CSG Forte, Fort Worth, TX
 Dahab-Shil Inc., Minneapolis, MN
 DPayments LLC dba Deel, St Petersburg, FL
 eBay Commerce Inc., San Jose, CA
 Eris Clearing LLC, Chicago, IL
 Ethos Payment Solutions Inc. dba Ethos Pay, Irving, TX
 eToro USA LLC, Hoboken, NJ
 Everi MTL Inc., Las Vegas, NV

Expensify Payments LLC, Portland, OR
 FalconX Delta Inc., San Mateo, CA
 Fidelity Digital Asset Services LLC, New York, NY
 Figure Payments Corp. dba Figure Pay, San Francisco, CA
 Finixer Inc. dba CFTPay, Alpharetta, GA
 Fireblocks LLC, Boston, MA
 FirstView LLC, Atlanta, GA
 Flexa Inc. dba Flexa, New York, NY
 Flutterwave Payments LLC, Miami, FL
 Flywire Global Corp, Boston, MA
 Foris DAX Inc. dba Crypto.com, Coral Gables, FL
 Galaxy Digital Prime Services LLC, Jersey City, NJ
 Gemini Moonbase LLC, Miami, FL
 Gemini Trust Co. LLC dba Gemini Exchange LLC, New York, NY
 Global Prime LLC, Miami, FL
 Golden Money Transfer Inc., Cambridge, MA
 Google Payment Corp. dba Google Payments dba Google Wallet, Mountain View, CA
 GPD Holdings LLC dba CoinFlip, Chicago, IL
 GPS Capital Markets LLC, South Jordan, UT
 GuavaPay USA LLC dba GuavaPay, Lincolnshire, IL
 Gusto Inc. dba Gusto, San Francisco, CA
 Hopper Money (USA) Inc., Boston, MA
 IDT Payment Services Inc., Newark, NJ
 Ifitin Trading LLC dba Ifitin Express, Minneapolis, MN
 InComm Financial Services Inc., Columbus, GA
 Inmar Services LLC, Winston Salem, OR
 Inter & Co. Payments Inc. dba INTER dba inter&co dba Inter Global, Miami, FL
 Intercambio Express Inc. dba Rayo Transfers, Elkhart, IN
 Intermex Wire Transfer LLC dba Amigo Paisano dba International Money Express dba Intermex dba La Nacional, Miami, FL
 Internet Escrow Services Inc. dba Escrow.com, San Francisco, CA
 Intuit Payments Inc. dba QuickBooks Payments dba QuickBooks Payroll, Mountain View, CA
 INX Digital Inc. dba INX Crypto, Gaithersburg, MD
 JHA Money Center Inc., Monett, MO
 JPay LLC, Miramar, FL
 Keefe Commissary Network LLC dba Access Corrections, St Louis, MO
 Klarna Inc., Columbus, OH
 Layer2 Financial Inc., Miami, FL
 Lightspark Payments LLC, Culver City, CA
 LL Pay US LLC dba LianLian Global, New York, NY
 Mastercard Transaction Services (US) LLC, New York, NY
 Maxitransfers LLC dba MaxiSend, Irving, TX
 Melio Solutions Inc., New York, NY
 Mercari Inc., Palo Alto, CA
 Meta Payments Inc., Menlo Park, CA
 Mezu (NA) Inc. dba Alvierie, Denver, CO
 Monex Inc. dba Monex USA, Washington, DC
 Moneycorp US Inc. dba Moneycorp, Providence, RI
 MoneyGram Payment Systems Inc., Minneapolis, MN
 Moneytos LLC, Minneapolis, MN
 MooMoo Crypto Inc., Jersey City, NJ
 MoonPay USA LLC dba MoonPay, New York, NY
 MSB USA Inc. dba OpenPayd, Plano, TX
 NIC Services LLC dba Tyler Payments Services, Overland Park, KS
 Nuvei US LLC, Scottsdale, AZ
 NYDIG Execution LLC, New York, NY
 NYDIG Trust Co. LLC dba NYDIG Custody, New York, NY
 OKCoin USA Inc. dba OKX, San Jose, CA
 Omnex Group Inc. dba Flexivniros BHD dba Giromex dba Le Goi Tien Le dba Uno Money Transfers dba Sharemoney, Englewood Cliffs, NJ
 Ouro Global Inc. dba Netspend, Austin, TX
 OwlTing USA Inc., Arlington, VA
 Pangea USA LLC, Chicago, IL
 Paychex Holdings LLC, Rochester, NY
 Paycor Inc., Cincinnati, OH
 PayNearMe Financial Inc.,
 PayNearMe MT Inc., Santa Clara, CA

Pioneer Inc., New York, NY
 PayPal Inc. dba Braintree dba Hyperwallet dba Venmo dba Xoom, San Jose, CA
 Paypool LLC, Bethesda, MD
 Paysend US LLC, Miami, FL
 Payward Financial Inc. dba Kraken Financial, Cheyenne, WY
 Payward Interactive Inc. dba Kraken, Cheyenne, WY
 PingPong Global Solutions Inc., San Mateo, CA
 Pomelo Two US LLC dba LemFi, Houston, TX
 PrimePay LLC, West Chester, PA
 Procore Payment Services Inc., Carpinteria, CA
 Provenance Technologies Inc. dba Fiant, San Francisco, CA
 Puzzl Group Inc., San Francisco, CA
 RAM Payment LLC, Knoxville, TN
 Ramad Pay Inc., Minneapolis, MN
 Ramp Payments Corp., New York, NY
 Rasmi Pay LLC, Bloomington, MN
 RealNet Payments LLC, Cincinnati, OH
 RealPage Payments Services LLC dba ResidentDirect, Richardson, TX
 Remity Inc., Seattle, WA
 Ripple Markets DE LLC, San Francisco, CA
 Rippling Payments Inc., San Francisco, CA
 River Financial Inc., Columbus, OH
 Robinhood Crypto LLC, Menlo Park, CA
 Robinhood Money LLC, Menlo Park, CA
 RocktCoin LLC, Chicago, IL
 Rockwallet LLC, Wilmington, DE
 Servicio UniTeller Inc., Rochelle Park, NJ
 Sigue Corp., Sylmar, CA
 Skrill USA Inc. dba Skrill, Jacksonville, FL
 Spectrum Global Payment Solutions Inc., Houston, TX
 Standard Custody & Trust Co. LLC dba Standard Custody LLC, New York, NY
 StoneX Payment Services Ltd, Miami, FL
 Stripe Payments Co., South San Francisco, CA
 TabaPay Payment Services LLC, Palo Alto, CA
 TapTap Send Payments Co, New York, NY
 Tech Friends Inc. dba JailATM, Jonesboro, AR
 Thunes Financial Services LLC, San Francisco, CA
 Tipalti Inc., Foster City, CA
 Toast Processing Services LLC, Boston, MA
 TouchPay Holdings LLC dba GTL Financial Services, Dallas, TX
 TransferMate Inc., Atlanta, GA
 Trustly Inc., San Carlos, CA
 Unchained Trading LLC, Austin, TX
 U.S. Payments LLC dba PaySite, Tulsa, OK
 Uphold HQ Inc., Larkspur, CA
 Upwork Payments Inc., Palo Alto, CA
 USForex Inc. dba OFX, San Francisco, CA
 Veem Payments Inc., San Francisco, CA
 Viamericas Corp. dba Vianex, Coral Gables, FL
 Visa Global Services Inc., Foster City, CA
 Wave Financial USA Inc., Denver, CO
 Webull Pay LLC, St Petersburg, FL
 Western Union Financial Services Inc. dba Orlando Valuta dba Vigo Remittance, Denver, CO
 Western Union International Services LLC, Denver, CO
 WisdomTree Digital Movement Inc., New York, NY
 Wise US Inc., New York, NY
 World Direct Link Corp, Stone Mountain, GA
 WorldRemit Corp. dba WorldRemit dba Zepz dba Sendwave, Boston, MA
 Wotransfer Fintech Inc. dba Panda Remit, San Ramon, CA
 X Payments LLC, San Francisco, CA
 Yapstone Inc. dba VacationRentPayment, Larkspur, CA
 Yardi Payments LLC, Santa Barbara, CA
 Zap Solutions Inc., Chicago, IL
 Zebedee LLC dba ZBD, Hoboken, NJ
 Zero Hash LLC, Chicago, IL

LICENSED DEFERRED PRESENTMENT PROVIDERS

23 Companies as of June 30, 2025

CCF of North Dakota LLC dba Community Choice Financial dba Cash Central, Carrollton, TX
 Check Trek Inc dba Peoples Small Loan Co, Park Rapids, MN
 Couture Enterprises dba Jay's Pawn Shop, Bismarck, ND
 Dakota Pawnbrokers & 2nd Hand Inc, Minot, ND
 DC Holdings LLC dba Direct Check, Devils Lake, ND; Wahpeton, ND
 Great Plains Specialty Finance Inc dba Check N Go, Cincinnati, OH

MM Finance LLC dba EZ Money Check Cashing, Fargo, ND (2 locations); Minot, ND
 SCIL Inc dba Speedy Cash, Carrollton, TX
 Used-A-Bit Sales Inc, Fargo, ND (2 locations)
 Wyoming Financial Lenders Inc dba Ameri-Cash, Bismarck, ND; Fargo, ND (2 locations); Minot, ND
 Wyoming Financial Lenders Inc dba Payday Express, Grand Forks, ND (3 locations)
 Wyoming Financial Lenders Inc dba Money Lenders, Bismarck, ND; Fargo, ND; West Fargo, ND

LICENSED DEBT SETTLEMENT PROVIDERS

3 Companies as of June 30, 2025

Delay Group Corp. dba The Debt Management Group, Staten Island, NY
 Encompass Recovery Group LLC, Hollywood, FL
 GRT Financial Inc, Southfield, MI

LICENSED RESIDENTIAL LOAN SERVICERS

161 Companies as of June 30, 2025

21st Mortgage Corp., Knoxville, TN
 A&D Mortgage LLC, Ft Lauderdale, FL
 American Financial Network Inc dba Orion Lending, Brea, CA
 American Financing Corp., Aurora, CO
 American Internet Mortgage Inc dba AimLoan.com, San Diego, CA
 American Neighborhood Mortgage Acceptance Co., LLC dba AnnieMac Home Mortgage dba Unify Home Lending, Mount Laurel, NJ
 American Pacific Mortgage Corp. dba American Pacific Mortgage dba Blue Ribbon dba Blue Ribbon Mortgage & Investments Capstone Home Loans dba LendSmart dba Preferred Rate, Roseville, CA
 AmeriHome Mortgage Co. LLC, Thousand Oaks, CA
 Amerisave Mortgage Corp. dba AmeriSave Wholesale Mortgage Solutions, Sandy Springs, GA
 AmWest Funding Corp, Brea, CA
 Angel Oak Mortgage Solutions LLC, Atlanta, GA
 Arc Home LLC dba HomeEQ, Moorestown, NJ
 Ark-La-Tex Financial Services LLC dba Benchmark Mortgage dba 11 Mortgage dba Eleven Mortgage, Plano, TX
 Aurora Financial Group Inc, Farmingdale, NJ
 Aven Financial Inc dba Aven dba United Home Group, Campbell, CA
 Axia Financial LLC dba Axia Home Loans, Bellevue, WA
 Bay Equity LLC dba Bay Equity Home Loans, Corte Madera, CA
 Better Mortgage Corp. dba Better Mortgage dba NEO Home Loans, New York, NY
 Bungalow Funding LLC, Winston Salem, NC
 Cardinal Financial Co. Ltd. Partnership dba cf.loans dba Sebonic Financial, Charlotte, NC
 Carrington Mortgage Services LLC, Anaheim, CA
 Change Lending LLC dba Change Home Loans dba Change Home Mortgage dba Change Lending dba Change Wholesale dba Commerce Home Mortgage dba Commerce Home Mortgage LLC, Anaheim, CA
 Churchill Mortgage Corp., Brentwood, TN
 Citimortgage Inc, O'Fallon, MO
 Click n' Close Inc dba 1st Tribal Lending, Addison, TX
 CMG Mortgage Inc dba Campbell Lending Group dba CMG Financial dba CMG Home Loans dba HomeFundit dba Jill Sheldon and Co. Home Loans, San Ramon, CA
 Cognizant Mortgage Services Corp., Plano, TX
 Community Loan Servicing LLC, Coral Gables, FL
 Compu-Link Corp. dba Celink, Lansing, MI
 CrossCountry Mortgage LLC dba CrossCountry Mortgage dba Valere Financial dba Veterans Lending Group, Cleveland, OH
 Cypress Loan Servicing LLC, Farmers Branch, TX
 Data Mortgage Inc dba Essex Mortgage, Ocala, FL
 Deephaven Mortgage LLC, Charlotte, NC
 Dovenmuehle Mortgage Inc, Lake Zurich, IL
 Everett Financial Inc dba Meridian Home Loans dba Supreme Lending, Dallas, TX
 Evergreen Moneysource Mortgage Co. dba Evergreen Home Loans, Bellevue, WA
 Fairway Independent Mortgage Corp. dba CG HomeLoanPartners dba Fairway Home Mortgage dba Homefinity, Madison, WI
 Fay Servicing LLC, Tampa, FL
 FCI Lender Services Inc, Anaheim Hills, CA
 Figure Lending LLC dba Figure, Charlotte, NC
 Finance of America Reverse LLC dba AAG dba American Advisors Group, Tulsa, OK
 First Community Mortgage Inc dba First Community Mortgage dba a Mortgage Boutique, Murfreesboro, TN
 Franklin Credit Management Corp., Jersey City, NJ
 Gitsit Solutions LLC, Orange, CA
 Gold Star Mortgage Financial Group Corp., Ann Arbor, MI
 Goldman Sachs Mortgage Co. dba Goldman Sachs Mortgages LP, New York, NY
 Guaranteed Rate Inc dba Rate dba rate.com dba Owning dba Certainty Home Lending dba Citywide Home Mortgage dba On Q Home Loans, Chicago, IL
 Guild Mortgage Co. LLC dba Cherry Creek Mortgage a division of Guild Mortgage dba Guild Mortgage dba Guild Mortgage Co. dba Karen's Team dba Team Lemon dba The CORT Team dba The Gosser Group dba The Dale-Torell Mortgage Team, San Diego, CA
 Homeowners Financial Group USA LLC, Scottsdale, AZ
 Homestar Financial Corp., Gainesville, GA
 Homestead Funding Corp. dba McGlone Mortgage Group, Albany, NY
 Hyrex Servicing LLC, Ann Arbor, MI
 Iowa Bankers Mortgage Corp., Johnston, IA
 Kind Lending LLC, Santa Ana, CA
 Lakeview Community Capital LLC, Horsham, PA
 Lakeview Loan Servicing LLC, Coral Gables, FL
 Land Home Financial Services Inc, Concord, CA
 LeaderOne Financial Corp., Overland Park, KS
 Liberty Home Mortgage Corp., Independence, OH
 LoanCare LLC, Virginia Beach, VA
 loanDepot.com LLC dba loanDepot.com dba loanDepot LLC dba imortgage dba LDWholesale dba Mortgage Master dba loanDepot dba mello, Irvine, CA
 Logan Finance Corp., Hauppauge, NY
 Longbridge Financial LLC, Paramus, NJ
 Lower LLC dba Homeside Financial dba Lower dba Universal Lending Home Loans, Columbia, MD
 LRML Acquisition LLC, Chicago, IL
 Marlin Mortgage Capital LLC, St Petersburg, FL
 MAXEX Clearing LLC, Atlanta, GA
 MCLP Asset Co. Inc, New York, NY
 Member First Mortgage LLC, Grand Rapids, MI
 Morgan Stanley Mortgage Capital Holdings LLC, New York, NY
 Moria Development Inc dba Peoples Mortgage Co., Tempe, AZ
 Mortgage Research Center LLC dba First Residential Independent Mortgage Co. dbaPaddio dba refi.com dba Veteran Loan Center dba Veterans United Home Loans dba www.VAMortgageCenter.com, Columbia, MO
 Mortgage Solutions of Colorado LLC dba Mortgage Solutions Financial dba MSF Agriculture dba MSF Servicing, Colorado Springs, CO
 Movement Asset Management LLC, Denver, CO
 Movement Mortgage LLC, Indian Land, SC
 MSR Asset Vehicle LLC, Atlanta, GA
 Mutual of Omaha Mortgage Inc dba Keller Home Loans dba Mutual of Omaha Mortgage dba Mutual of Omaha Reverse Mortgage dba Retirement Funding Solutions, San Diego, CA
 Mutual of Omaha Mortgage Servicing Inc, Irvine, CA
 My City Home Loans Inc, Grand Rapids, MI
 myCUmortgage LLC dba myCUmortgage, Beavercreek, OH
 Nations Lending Corp. dba Nations Lending dba NLC Loans, Independence, OH
 Nationstar Mortgage LLC dba Mr. Cooper dba RightPath Servicing, Dallas, TX
 Nationwide Mortgage Bankers Inc dba Americasa dba Equalify dba fasterfi.com dba Fellowship Home Lenders dba Fellowship Home Loans dba First Veterans Mortgage dba MortgageNow.com dba NMB Home Loans Inc dba NMBNOW dba Own It Home Loans dba Nation's First Mortgage, Lebanon, NJ
 Network Capital Funding Corp., Miami, FL
 New American Funding LLC dba New American Funding dba Truview Lending dba Home Sweet Home Loan Servicing, Tustin, New Residential Mortgage LLC, New York, NY
 NewRez LLC dba Caliber Home Lending dba Caliber Home Loans dba Shellpoint Mortgage Servicing, Fort Washington, PA
 Nexus Nova LLC, Plymouth, MN
 NSM Services Private Ltd. dba Mr. Cooper Services, Chennai, India
 NWL Co. LLC, New York, NY
 Ocwen Financial Solutions Private Ltd., Bengaluru, India
 Ocwen USVI Services LLC, Frederikstad, Virgin Islands
 Onslow Bay Financial LLC, New York, NY
 Paramount Residential Mortgage Group Inc dba PRMG, Corona, CA
 PennyMac Corp, Westlake Village, CA
 PennyMac Loan Services LLC dba Pennymac dba Townsgate Servicing, Westlake Village, CA
 PHH Asset Services LLC, West Palm Beach, FL
 PHH Mortgage Corp. dba Liberty Reverse Mortgage dba PHH Mortgage Services dba Onity Mortgage, Mount Laurel, NJ
 Pike Creek Mortgage Services Inc dba Principle Lending, Newark, DE
 Pingora Loan Servicing LLC, Denver, CO
 Planet Home Lending LLC dba Planet Loan Servicing dba Solista, Meriden, CT
 Plaza Home Mortgage Inc, San Diego, CA
 Premier Mortgage Resources LLC dba Premier Mortgage Resources, Meridian, ID
 Primary Residential Mortgage Inc, Salt Lake City, UT
 PrimeLending, A PlainsCapital Co. dba Loanplicity dba Mortgage Ninja dba PrimeLending, Dallas, TX
 Provident Funding Associates LP dba Provident Funding, Santa Rosa, CA
 Radian Mortgage Capital LLC, Denver, CO
 Real Time Resolutions Inc, Dallas, TX
 Redwood Residential Acquisition Corp., Mill Valley, CA
 Rocket Mortgage LLC dba Rocket Mortgage dba Rocket Pro dba Rocket Pro TPO dba Rocket Professional, Detroit MI
 RoundPoint Mortgage Servicing LLC dba RoundPoint, Fort Mill, SC
 Sage Home Loans Corp., Fort Mill, SC
 Sailfish Servicing LLC, Saint Petersburg, FL
 Select Portfolio Servicing Inc, W Valley City, UT
 Selene Finance LP dba selene, Dallas, TX
 Seneca Mortgage Servicing LLC, Newtown, CT
 ServiceMac LLC, Fort Mill, SC
 Servion Inc dba Servion dba Servion Mortgage dba The Servion Group, New Brighton, MN
 Servis One Inc dba BSI Financial Services, Irving, TX
 SIRVA Mortgage Inc, Seven Hills, OH
 Siwell Inc dba Capital Mortgage Services of Texas, Lubbock, TX
 Smartfi Home Loans LLC, San Diego, CA
 SN Servicing Corp., Baton Rouge, LA
 SoFi Lending Corp. dba SOFI, Cottonwood Heights, UT
 Sourcepoint Inc, Palm Bay, FL
 Southwest Stage Funding LLC dba Cascade Financial Services, Chandler, AZ
 Spring EQ LLC, Conshohocken, PA
 Summit Funding Inc, Sacramento, CA
 Summit Mortgage Corp., Plymouth, MN
 Sun West Mortgage Co. Inc dba Mortgage Possible dba Lowrates.com dba AngelAi.life dba America's Glory, Cerritos, CA
 Sutton Funding LLC, New York, NY
 TCS e-Serve International Ltd., Cincinnati, OH
 TH MSR Holdings LLC, St Louis Park, MN
 The Money Source Inc, Phoenix, AZ
 Total Mortgage Services LLC dba RateCloud, Milford, CT
 Towne Mortgage Co. dba AmeriCU Mortgage, Troy, MI
 Traditional Mortgage Acceptance Corp., Bellevue, WA
 TruHome Solutions LLC, Overland Park, KS
 United Wholesale Mortgage LLC, Pontiac, MI
 Upstart Mortgage LLC, San Mateo, CA
 Valon Mortgage Inc, Phoenix, AZ
 Van Dyk Mortgage Corp., Grand Rapids, MI
 Verus Residential Lender LLC dba Verus Mortgage Capital dba Verus Wholesale, Washington, DC
 Village Capital & Investment LLC, Henderson, NV
 V.I.P. Mortgage Inc dba Major Mortgage, Scottsdale, AZ
 Vista Point Mortgage LLC dba Brokers Advantage dba Brokers Advantage Mortgage dba EQA Mortgage, Irvine, CA
 Waterstone Mortgage Corp., Brookfield, WI
 Weststar Mortgage Corp. dba Weststar Pacific Mortgage Co., Albuquerque, NM
 WNS BPM Americas LLC, Houston, TX
 Zillow Home Loans LLC dba zillow.com/homeloans dba BuyAbility, Irvine, CA

LICENSED RESIDENTIAL MORTGAGE LENDERS

288 Companies as of June 30, 2025

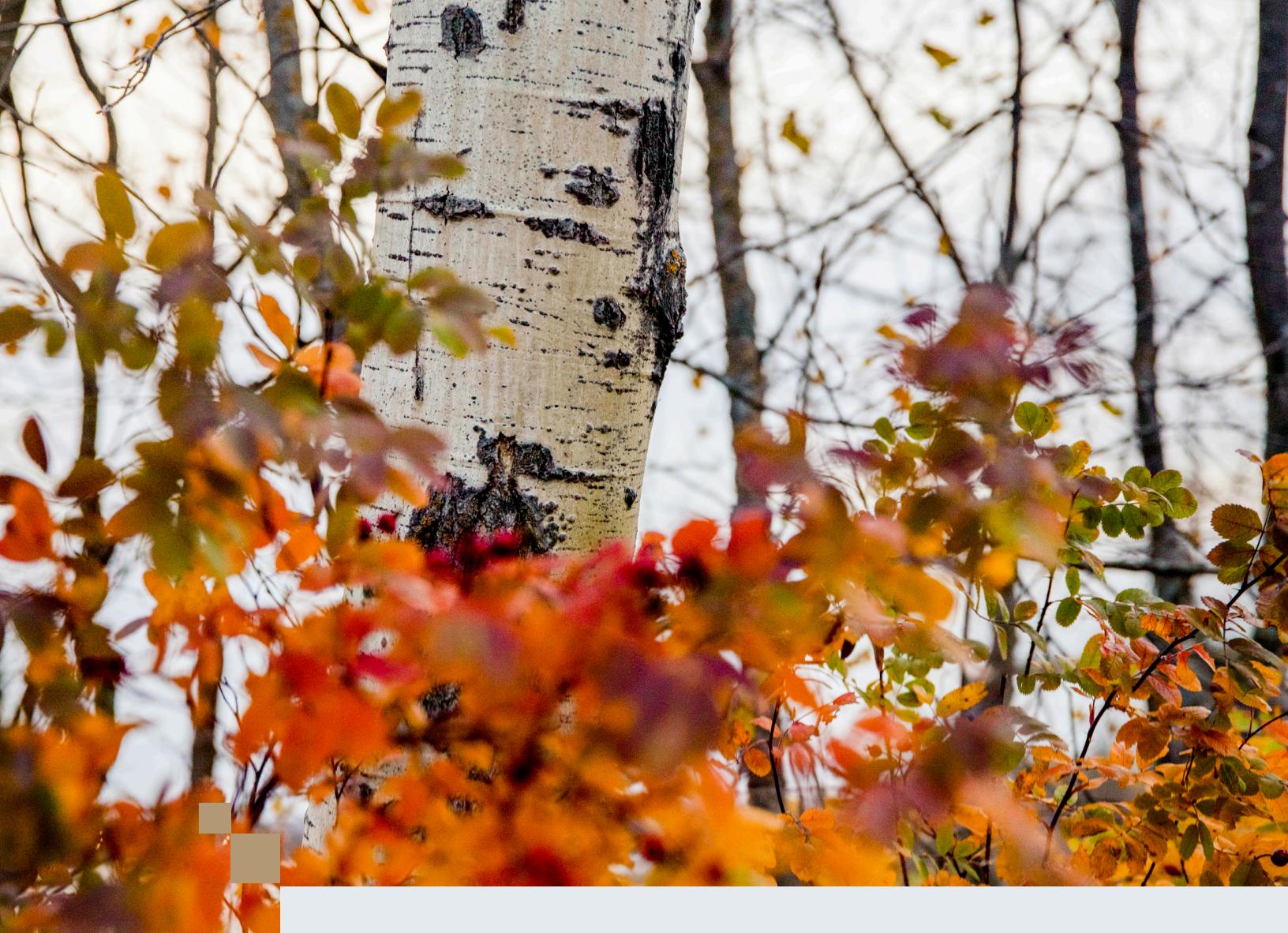
21st Mortgage Corp., Knoxville, TN
 24/7 Loan LLC, Dearborn, MI
 A&D Mortgage LLC, Ft Lauderdale, FL
 AAA Capital Investment Inc. dba AAA Lendings, Arcadia, CA
 Alameda Mortgage Corp. dba Precision Home Loans, Walnut Creek, CA
 All Credit Considered Mortgage Inc. dba ACC Mortgage dba Retention Mortgage Co., Rockville, MD
 Alliance Mortgage LLC, West Fargo, ND
 American Financial Network Inc. dba Orion Lending, Brea, CA
 American Financial Resources LLC dba eLEND, Parsippany, NJ
 American Financing Corp., Aurora, CO
 American Internet Mortgage Inc. dba AimLoan.com, San Diego, CA
 American Neighborhood Mortgage Acceptance Co. LLC dba AnnieMac Home Mortgage dba Unify Home Lending, Mount Laurel, NJ
 American Pacific Mortgage Corp. dba American Pacific Mortgage dba Blue Ribbon dba Blue Ribbon Mortgage & Investments dba Capstone Home Loans dba LendSmart dba Preferred Rate, Roseville, CA
 American Portfolio Mortgage Corp., Palatine, IL
 Amerifund Home Loans Inc. dba Amerifund, Simi Valley, CA
 AmeriHome Mortgage Co. LLC, Thousand Oaks, CA
 Amerisave Mortgage Corp. dba AmeriSave Wholesale Mortgage Solutions, Sandy Springs, GA
 AML Funding LLC dba Absolute Mortgage & Lending, Dallas, TX
 Amres Corp. dba Fusion Mortgage, Trevose, PA
 AmWest Funding Corp., Brea, CA
 Angel Oak Mortgage Solutions LLC, Atlanta, GA
 Arc Home LLC dba HomeEQ, Moorestown, NJ
 ARDRI LLC, Calabasas, CA
 Ark-La-Tex Financial Services LLC dba Benchmark Mortgage dba 11 Mortgage dba Eleven Mortgage, Plano, TX
 Asian Home Lending Corp., Denver, CO
 Assure Home Mortgage LLC, Bismarck ND
 Atwood Mortgage LLC, St Paul, MN
 Aven Financial Inc. dba Aven dba United Home Group, Campbell, CA
 Axia Financial LLC dba Axia Home Loans, Bellevue, WA
 Bankrate LLC dba BR Tech Services LLC, West Palm Beach, FL
 Barrett Financial Group LLC, Chandler, AZ
 Bay Equity LLC dba Bay Equity Home Loans, Corte Madera, CA
 Better Mortgage Corp. dba Better Mortgage dba NEO Home Loans, New York, NY
 BoxCar Mortgage LLC, Atlanta, GA
 Cake Mortgage Corp., Chatsworth, CA
 CalCon Mutual Mortgage LLC dba OneTrust Home Loans dba SAVI Home Loans dba Warp Speed Mortgage, San Diego, CA
 Caliver Beach Mortgage LLC, Owings Mills, MD
 Cambria Financial Group LLC dba Cambria Mortgage, Eden Prairie, MN
 Canopy Mortgage LLC dba Box Home Loans dba NorthStar Mortgage Advisors, Lindon, UT
 Cardinal Financial Co. Ltd. Partnership dba cf.loans dba Sebonic Financial, Charlotte, NC
 Carrington Mortgage Services LLC, Anaheim, CA
 CFR Mortgage LLC, Eau Claire, WI
 Change Lending LLC dba Change Home Loans dba Change Home Mortgage dba Change Lending dba Change Wholesale dba Commerce Home Mortgage dba Commerce Home Mortgage LLC, Anaheim, CA
 Chartwell Financial LLC, Oak Brook, IL
 Cherry Creek Mortgage LLC, Greenwood Village, CO
 Churchill Mortgage Corp., Brentwood, TN
 Click n' Close Inc. dba 1st Tribal Lending, Addison, TX
 CMG Mortgage Inc. dba CMG Financial dba HomeFundIt dba CMG Home Loans dba Jill Sheldon and Co. Home Loans dba Campbell Lending Group, San Ramon, CA
 Cofoge BPS America Inc., Dallas, TX
 Community Loan Servicing LLC, Coral Gables, FL
 Compass Mortgage Inc., Warrenville, IL
 Cornerstone First Mortgage LLC, San Diego, CA
 Credible Operations Inc., Durham, NC
 Credit Karma Mortgage Inc. dba Credit Karma dba Intuit Credit Karma dba Credit Karma Home Loans dba Intuit Assist, Oakland, CA
 CrossCountry Mortgage LLC dba CrossCountry Mortgage dba Valere Financial dba Veterans Lending Group, Cleveland, OH
 CUW Solutions LLC, Radnor, PA
 Dakota Tide Inc. dba AnchorPoint Lending, Bismarck, ND
 Data Mortgage Inc. dba Essex Mortgage, Ocala, FL
 Deephaven Mortgage LLC, Charlotte, NC
 Digital Risk Mortgage Services LLC, Maitland, FL
 DynaGen Lending LLC, Southfield, MI
 E Mortgage Capital Inc., Irvine, CA
 Edge Home Finance Corp., Minnetonka, MN
 Embed Inc. dba Pylon dba Pylon Lending, Menlo Park, CA
 Embrace Home Loans Inc., Middletown, RI
 Emporium TPO LLC, Frisco, TX
 Encompass Lending Group LP, Katy, TX
 Envision Capital Inc., Wayzata, MN
 Epoch Lending LLC dba Affiliated Mortgage, Rapid City, SD
 Equity Prime Mortgage LLC dba Empower Mortgage dba Vetted VA TPO, Atlanta, GA
 Everett Financial Inc. dba Meridian Home Loans dba Supreme Lending, Dallas, TX
 Evergreen Moneysource Mortgage Co. dba Evergreen Home Loans, Bellevue, WA
 Everyone's Loan Co. Inc., Irvine, CA
 Fairway Independent Mortgage Corp. dba CG HomeLoanPartners dba Fairway Home Mortgage dba Homefinity, Madison, WI
 FBC Mortgage LLC dba FBC Mortgage dba Acrisure Mortgage, Orlando, FL
 Figure Lending LLC dba Figure, Charlotte, NC
 Finance of America Reverse LLC dba AAG dba American Advisors Group, Tulsa, OK
 First Class Mortgage II Inc. dba First Class Mortgage, Fargo, ND
 First Class Mortgage III Inc., Grand Forks, ND
 First Colony Mortgage Corp. dba GHMC dba FCM TPO, Pleasant Grove, UT
 First Community Mortgage Inc. dba a Mortgage Boutique dba First Community Mortgage, Murfreesboro, TN
 FirstKey Mortgage LLC, New York, NY
 Flat Branch Mortgage Inc. dba Flat Branch Home Loans, Columbia, MO
 Flathead Valley Mortgage LLC, Columbia Falls, MT
 Foundation Mortgage Corp., Miami Beach, FL
 Full Beaker Inc. dba www.TheMortgageReports.com dba www.MyMortgageInsider.com dba www.MilitaryVALoan.com, Bellevue, WA
 Gardner Financial Services Ltd. dba Gardner Financial Services Ltd. Partnership dba Legacy Mutual Mortgage, San Antonio, TX
 General Mortgage Capital Corp., Burlingame, CA
 Geneva Financial LLC dba Geneva Financial Home Loans, Chandler, AZ
 Genway Home Mortgage Inc., Richardson, TX
 Gershman Investment Corp. dba Gershman Mortgage, Chesterfield, MO
 Gitsit Solutions LLC, Orange, CA
 Gold Star Mortgage Financial Group Corp., Ann Arbor, MI
 GoodLeap LLC, Roseville, CA
 Gooi Mortgage Inc., Des Moines, IA
 Great Plains Capital LLC dba Great Plains Capital Mortgage, Wahpeton, ND
 Green Lending LLC dba Green Lending, Independence, OH
 Greenlight Mortgage LLC, Longview, TX
 Griffin Funding Inc. dba Everest Funding, San Diego, CA
 Guaranteed Rate Inc. dba Certainty Home Lending dba Owning dba Rate.com dba Citywide Home Mortgage dba On Q Home Loans, Chicago, IL
 Guild Mortgage Co. LLC dba Cherry Creek Mortgage a division of Guild Mortgage dba Guild Mortgage dba Guild Mortgage Co. dba Karen Team dba Team Lemon dba The CORT Team dba The Gosser Group dba The Dale-Torell Mortgage Team, San Diego, CA
 High Place Mortgage Inc., Phoenix, AZ
 HomeBridge Financial Services Inc. dba FinanceMyHome.com dba HomeBridge dba NFTYDoor dba Real Estate Mortgage Network, Iselin, NJ
 Homelight Home Loans Inc., Scottsdale, AZ
 Home Mortgage Alliance Corp. (HMAC) dba Jet Mortgage dba Mubarak Mortgage, Santa Ana, CA
 Homeowners Financial Group USA LLC, Scottsdale, AZ
 HomePride Acceptance Inc., Sioux Falls, SD
 Homestar Financial Corp., Gainesville, GA
 Homestead Funding Corp. dba McGlone Mortgage Group, Albany, NY
 Hometown Equity Mortgage LLC dba theLender, Lake Forest, CA
 Independence Home Loans LLC, Scottsdale, AZ
 Intelliloan Inc., Irvine, CA
 Keystone Funding Inc., Dover, DE
 Kind Lending LLC, Santa Ana, CA
 Lakeview Loan Servicing LLC, Coral Gables, FL
 Land Home Financial Services Inc., Concord, CA
 LB Partners LLC dba Motto Mortgage Premier Pros, Fargo, ND
 LeaderOne Financial Corp., Overland Park, KS
 Legend Lending Corp. dba Mid America Mortgage, Houston, TX
 Lendage LLC dba Achieve Loans dba Achieve Home Loans, San Mateo, CA
 Lendgo Inc., Beverly Hills, CA
 Lendify Home Loans LLC, Troy, MI
 Lending Force LLC, Troy, MI
 LendingTree LLC dba DepositAccounts dba MagnifyMoney dba SnapCap, Charlotte, NC
 LendSure Mortgage Corp., San Diego, CA
 Liberty 1 Lending Inc., Livonia, MI
 Liberty Home Mortgage Corp., Independence, OH
 Lit Financial Corp. dba Lit, Troy, MI
 LMB Mortgage Services Inc. dba LowerMyBills.com dba Quicken Loans, Playa Vista, CA
 Loan Factory Inc., San Jose, CA
 LoanCare LLC, Virginia Beach, VA
 loanDepot.com LLC dba loanDepot.com dba loanDepot LLC dba immortage dba LDWholesale dba Mortgage Master dba loanDepot dba mello, Irvine, CA
 Loansteady LLC, McLean, VA
 Logan Finance Corp., Hauppauge, NY
 Longbridge Financial LLC, Paramus, NJ
 Lower LLC dba Homeside Financial dba Lower dba Universal Lending Home Loans, Columbia, MD
 Mason McDuffie Mortgage Corp. dba MasonMac dba Pinnacle Home Loans dba Unifirst Mortgage Lending dba KevinK Mortgage, San Ramon, CA
 Maxwell Lender Solutions Inc. dba Simpli Mortgage, Denver, CO
 Mega Capital Funding Inc., Calabasas, CA
 Megastar Financial Corp., Denver, CO
 Member First Mortgage LLC, Grand Rapids, MI
 Metropolitan Financial Mortgage Co., Edina, MN
 Minuteman Mortgage Corp. dba Minuteman Mortgage, Detroit Lakes, MN
 Mission Loans LLC dba Americor Mortgage, Irvine, CA
 MLB Residential Lending LLC, Springfield, NJ
 Moria Development Inc. dba Peoples Mortgage Co., Tempe, AZ
 Mortgage Access Corp. dba Weichert Financial Services, Morris Plains, NJ
 Mortgage Calculator Co. LLC dba The Mortgage Calculator, Miami, FL
 Mortgage Express Inc., Bingham Farms, MI
 MortgageOne Inc., Carlsbad, CA
 Mortgage One Funding LLC, Clawson, MI
 MortgagePros LLC, Troy, MI
 Mortgage Research Center LLC dba First Residential Independent Mortgage Co. dba refi.com dba Paddio dba Veteran Loan Center dba Veterans United Home Loans dba www.VAMortgageCenter.com, Columbia, MO
 Mortgage Solutions of Colorado LLC dba Mortgage Solutions Financial dba MSF Agriculture dba MSF Servicing, Colorado Springs, CO
 Morty Inc., Brooklyn, NY
 Mountain State Financial Group LLC dba Compass Home Loans, Westminster, CO
 Movement Mortgage LLC, Indian Land, SC
 Mutual of Omaha Mortgage Inc. dba Keller Home Loans dba Mutual of Omaha Mortgage dba Mutual of Omaha Reverse Mortgage dba Retirement Funding Solutions, San Diego, CA
 My City Home Loans Inc., Grand Rapids, MI
 myCUmortgage LLC dba myCUmortgage, Beavercreek, OH
 Nations Lending Corp. dba Nations Lending dba NLC Loans, Independence, OH
 Nations Mortgage LLC, Troy, MI
 Nationstar Mortgage LLC dba Mr. Cooper dba RightPath Servicing, Dallas, TX
 Nationwide Mortgage Bankers Inc. dba Americasa dba Equalify dba fasterfi.com dba Fellowship Home Lenders

LICENSED RESIDENTIAL MORTGAGE LENDERS

(Continued from page 38)

dba Fellowship Home Loans dba First Veterans Mortgage dba MortgageNow.com dba NMB Home Loans Inc.
dba NMBNOW dba Own It Home Loans dba Nation's First Mortgage, Lebanon, NJ
Neighborhood Assistance Corp. of America, Boston, MA
Neighborhood Loans Inc., Downers Grove, IL
Network Capital Funding Corp., Miami, FL
New American Funding LLC dba New American Funding dba Truview Lending dba Home Sweet Home Loan Servicing, Tustin, CA
New Era Lending LLC, Houston, TX
NewRez LLC dba Caliber Home Lending dba Caliber Home Loans dba Shellpoint Mortgage Servicing, Fort Washington, PA
NEXA Mortgage LLC dba AXEN Mortgage dba Bobadilla Finance Team Home Loans dba Gustan Cho Associates dba NEXA Mortgage, Mesa, AZ
Nexera Holding LLC dba NewFi dba Newfi Capital Partners dba Newfi Lending dba Newfi Wholesale, Emeryville, CA
NextMortgage LLC, San Ramon, CA
NFM Inc. dba BluPrint Home Loans dba Main Street Home Loans dba NFM Lending Partners dba NFM Lending dba Journey Lending, Linthicum, MD
Northport Funding LLC, Wayzata, MN
NSM Services Private Ltd. dba Mr. Cooper Services, Chennai, India
NWL Co. LLC, New York, NY
OCMBC Inc. dba LOANSTREAM Irvine, CA
Ocwen Financial Solutions Private Ltd., Bengaluru, India
One Reverse Mortgage LLC, Detroit, MI
Onslow Bay Financial LLC, New York, NY
OriginPoint LLC, Chicago, IL
Orchard Mortgage LLC, Austin, TX
Paragon Mortgage Services Inc., Plano, TX
Paramount Media Inc. dba Sigma Home Lending, Rockwall, TX
Paramount Residential Mortgage Group Inc. dba PRMG, Corona, CA
Park Co. Mortgage Services LLC dba Park Mortgage, Fargo, ND
PennyMac Loan Services LLC dba Pennymac dba Townsgate Servicing, Westlake Village, CA
PHH Mortgage Corp. dba Liberty Reverse Mortgage dba PHH Mortgage Services dba Onity Mortgage, Mount Laurel, NJ
Pike Creek Mortgage Services Inc. dba Principle Lending, Newark, DE
Planet Home Lending LLC dba Plant Loan Servicing dba Solista, Meriden, CT
Plaza Home Mortgage Inc., San Diego, CA
Premier Mortgage Corp. dba e Lending Now, Bismarck, ND
Premier Mortgage Resources LLC dba Premier Mortgage Resources, Meridian, ID
Primary Residential Mortgage Inc., Salt Lake City, UT
Prime Home Lending LLC, Southfield, MI
PrimeLending, A PlainsCapital Co. dba Loanplicity dba Mortgage Ninja dba PrimeLending, Dallas, TX
Primis Mortgage Co., Wilmington, NC
Prosper Marketplace Inc., San Francisco, CA
Prosperity Home Mortgage LLC, Fairfax, VA
ProVisor Inc. dba Veterans America, Brookfield, WI
Prudler Funding dba California Capital Mortgage Co., Sacramento, CA
Rainbow Mortgage Inc., Edina, MN
Rapid Home Lending Inc., Bingham Farms, MI
RateGravity Inc. dba Own Up, Boston, MA
Real Genius LLC, Delray Beach, FL
Renovation Finance LLC dba RenoFi, Berwyn, PA
Rocket Mortgage LLC dba Rocket Mortgage dba Rocket Professional dba Rocket Pro dba Rocket Pro TPO, Detroit, MI
RoundPoint Mortgage Servicing LLC dba RoundPoint, Fort Mill, SC
Sage Home Loans Corp., Fort Mill, SC
Secure Choice Lending dba Secure Choice Lending Inc., Riverside, CA
Secured Mortgage Processing LLC, Mesa, AZ
Selene Finance LP dba selene, Dallas, TX

Semper Home Loans Inc., Providence, RI
ServiceMax LLC, Fort Mill, SC
Servion Inc. dba Servion dba Servion Mortgage dba The Servion Group, New Brighton, MN
Servis One Inc. dba BSI Financial Services, Irving, TX
Sierra Pacific Mortgage Co. Inc. dba Gen Lending, Folsom, CA
SIRVA Mortgage Inc., Seven Hills, OH
Smartfi Home Loans LLC, San Diego, CA
Sourcepoint Inc., Palm Bay, FL
Southwest Funding LP dba 5th Generation Mortgage dba Core Value Mortgage dba SW Funding, Dallas, TX
Southwest Stage Funding LLC DBA Cascade Financial Services, Chandler, AZ
Spring EQ LLC, Conshohocken, PA
Summit Funding Inc., Sacramento, CA
Summit Mortgage Corp., Plymouth, MN
Sun West Mortgage Co. Inc. dba Mortgage Possible dba Lowrates.com dba AngelAi.life dba America's Glory, Cerritos, CA
Superior Lending Associates LC dba Superior Lending Associates LLC, Orem, UT
Sutherland Mortgage Services Inc., Sugar Land, TX
Swift Home Loans Inc., Birmingham, MI
Synergy One Lending Inc. dba WeThinkHomeLoans dba Mann Mortgage Group dba Regal Mortgage, San Diego, CA
T2 Financial LLC dba Revolution Mortgage, Westerville, OH
TCS e-Serve International Ltd., Cincinnati, OH
The Loan Store Inc., Tucson, AZ
The Turnkey Foundation Inc. dba Arbor Financial Group, Santa Ana, CA
TJC Mortgage Inc. dba MortgageRight, Birmingham, AL
Tomo Mortgage LLC dba Tomo Mortgage, New York, NY
Top Flite Financial Inc. dba Haven Home Equity dba Top Flite Home Loans, Williamston, MI
Towne Mortgage Co. dba AmeriCU Mortgage, Troy, MI
Tradition Mortgage LLC, Lakeville, MN
Triad Financial Services Inc. dba Triad Manufactured Home Financial Services Inc., Jacksonville, FL
Trident Home Loans LLC, Pensacola, FL
Triple A Mortgage LLC, Las Vegas, NV
TruHome Solutions LLC, Overland Park, KS
Trusted Rate Inc., Newport Beach, CA
UMortgage LLC dba UMortgage, Philadelphia, PA
Union Home Mortgage Corp. dba Bedford Capital Investments, Strongsville, OH
United Fidelity Funding Corp, Kansas City, MO
United Lending Team LLC dba Ease Mortgage, Troy, MI
United Mortgage Lending LLC, Troy, MI
United Security Financial Corp, Murray, UT
United Wholesale Mortgage LLC, Pontiac, MI
Upstart Mortgage LLC, San Mateo, CA
US Mortgage Corp., Melville, NY
Valley Mortgage Inc., Fargo, ND
Valon Mortgage Inc., Phoenix, AZ
Van Dyk Mortgage Corp., Grand Rapids, MI
Village Capital & Investment LLC, Henderson, NV
VIP Mortgage Inc. dba Major Mortgage, Scottsdale, AZ
Vista Point Mortgage LLC dba Brokers Advantage dba Brokers Advantage Mortgage dba EQA Mortgage, Irvine, CA
VRM Lending LLC, Pomona, CA
Watermark Capital Inc. dba Watermark Home Loans, Irvine, CA
Waterstone Mortgage Corp., Brookfield, WI
West Capital Lending Inc., Irvine, CA
Zenta Mortgage Services LLC, Charlotte, NC
Zillow Group Marketplace Inc. dba Zillow dba Trulia dba Zillow Group Mortgages, Irvine, CA
Zillow Home Loans LLC dba zillow.com/homeloans dba BuyAbility, Irvine, CA



NORTH
Dakota

Be Legendary.

Financial
Institutions

Main Office Address

1200 Memorial Highway
Bismarck, ND 58504

Email

dfi@nd.gov

Website Address

www.nd.gov/dfi

Phone

(701) 328-9933