



State Banking Board

State Credit Union Board

Report to the
GOVERNOR

For the Biennial Period
JULY 1, 2019 to JUNE 30, 2021



I. Lise Kruse
Commissioner

November 2021

Honorable Doug Burgum
Governor
State of North Dakota
Bismarck ND 58505

Dear Governor Burgum:

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

I am pleased to report that North Dakota's financial institutions remain healthy. At the end of the biennial period, 62 state-chartered banks, 20 state-chartered credit unions, and four state-chartered trust companies were operating in North Dakota. In addition, there are over 7,000 various consumer licensees active as of June 30, 2021.

During the biennial period, the State Banking Board approved one national bank charter converting to a state-chartered bank, 10 branches, and 18 interstate branches. In addition, the Commissioner approved 32 loan production offices located throughout the country. The State Credit Union Board approved two credit union branches.

Respectfully submitted,



I. Lise Kruse, Commissioner
Chair, State Banking Board/
State Credit Union Board



Lise Kruse
COMMISSIONER

Corey Krebs
ASSISTANT COMMISSIONER

Ryan Spah
CHIEF EXAMINER

Chris Ludwig
NON-DEPOSITORY DIVISION SUPERVISOR

Department of Financial Institutions

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Department of Financial Institutions

DOUG BURGUM
Governor

I. LISE KRUSE
Commissioner

COREY J. KREBS
Assistant Commissioner

HEIDI LABREE
Business Manager

ANGELA MILLS FISCHER
Chief Examiner

RYAN R. SPAH
Chief Examiner

MEGAN SAUER
Administrative Examiner

LISA KIRSCHMANN
Administrative Assistant III

DEAN DEPOUNTIS
Assistant Attorney General

Fargo Bank Examination Crew

JARED PERSON, *Supervising Examiner*
PAUL MYKLEBUST, *Examiner III*
JARED HOGLIN, *Examiner I*
JOSHUA RACHELS, *Examiner I*
MICHAEL SCHMIDT, *Examiner I*

Bismarck Bank Examination Crew

TAYLOR HARMS, *Supervising Examiner*
KAITLIN REYNA, *Examiner II*
NOAH ANDERSON, *Examiner I*
SCOTT BRUNS, *Examiner I*
SYDNEY KOPP, *Examiner I*

Grand Forks Bank Examination Crew

DOUGLAS HOSELTON, *Supervising Examiner*
LACEY BUCHHOLZ, *Examiner III*
ALEX JACOBSEN, *Examiner III*
BEN VATNSDAL, *Examiner I*

Credit Union Examination Crew

DAVID HATTON, *Supervising Examiner*
TAMARA EGELAND, *Examiner II*
MICHAELA VOLK, *Examiner II*
ZACHARY SCHELL, *Examiner I*

Consumer Examination Crew

CHRIS LUDWIG, *Supervising Examiner*
DAPHNE BORTH, *Examiner II*
BRAD FLECK, *Examiner II*
MARLENE KREBSBACH, *Examiner II*

Department of Financial Institutions

STATE BANKING BOARD

- I. Lise Kruse Chair
(Commissioner)
- Linda Beall Term Expires 6-30-2021 Member
(Executive Vice President, Peoples State Bank of Velva, Velva)
- Todd Heilman Term Expires 6-30-2023 Member
(Chief Financial Officer, Western State Bank, Devils Lake)
- Peter Jahner Term Expires 6-30-2025 Member
(President, Kirkwood Bank & Trust, Bismarck)
- Kim Larson Term Expired 6-30-2020 Member
(Former President, BankNorth, Arthur)
- John Schmid Term Expires 6-30-2024 Member
(President, Grant County State Bank, Carson)
- Pao-Yueh (Claudia) Schollmeyer Term Expires 6-30-2024 Lay Member
(CPA, Bismarck)
- Tom Stennes Term Expires 6-30-2022 Member
(President, Harwood State Bank, Harwood)

STATE CREDIT UNION BOARD

- I. Lise Kruse Chair
(Commissioner)
- Paul Brucker Term Expires 6-30-2025 Member
(President, Railway Credit Union, Mandan)
- George Economon Term Expires 6-30-2025 Lay Member
(Retired, Fargo)
- Deb Gallagher Term Expires 6-30-2021 Member
(Former President, Capital Credit Union, Bismarck)
- Melanie Stillwell Term Expires 6-30-2023 Member
(President, Western Cooperative Credit Union, Williston)

**Department of Financial Institutions
Commissioners
(1889-2021)**

Commissioner	Years Served
Wm. G. Hayden	1889-1891
R. E. Wallace	1891-1893
Kemper Peabody	1893-1895
H. A. Langlie	1895-1901
R. E. Wallace	1901-1903
Evan S. Tyler	1903-1905
D. K. Brightbill	1905-1907
Oliver Knudson	1907-1913
S. G. Severtson	1913-1915
G. J. Johnson	1915-1917
J. R. Waters	1917-1919
O. E. Lofthus	1919-1921
Gilbert Semingson	1921-1933
Adam A. Lefor	1933-1939
John A. Graham	1939-1956
G. H. Russ, Jr.	1956-1961
Eugene Rich	1961-1966
H. L. Thorndal	1966-1969
G. W. Ellwein	1969-1977
LeRoy Gilbertson	1977-1981
L. M. Stenehjem, Jr.	1981-1983
Marilyn Foss	1983-1985
Jane M. Lundberg	1985-1986
Gary D. Preszler	1986-2001
Timothy J. Karsky	2001-2010
Robert J. Entringer	2010-2017
I. Lise Kruse	2017-Present

Department of Financial Institutions

History of the Department

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

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

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

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

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

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

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

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

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

Department of Financial Institutions

History of the Department (Continued)

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

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

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

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

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

The Boards have the power to make rules and regulations for the government of financial corporations supervised and noted above. The Boards review the condition of the corporations and institutions under their jurisdiction along with the Commissioner's recommendations or suggestions. The Board shall make and enforce such orders, as in their judgment, may be necessary or proper to protect the public and the depositors or creditors of said financial corporations and institutions.

Department of Financial Institutions

History of the Department (Continued)

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

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

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

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

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

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

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

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

Effective July 1, 2021, the Legislature adopted a new Chapter to Title 6 of the North Dakota Century Code. Chapter 6-07 was repealed and replaced with Chapter 6-07.2 governing the dissolution, insolvency, suspension, receivership, and liquidation of financial institutions.

Department of Financial Institutions

Accomplishments & Activities During the 2019-2021 Biennium

The Department continued the strategy of modernizing laws and rules to ensure they meet the needs of the industry and to eliminate unnecessary regulatory burdens where possible. This included introducing bills that standardized legal language between divisions within the Department, increased the speed in which industry applications could be reviewed and acted upon, allowed for exemptions to licensure where the risks were limited, and gave additional flexibility in the timing of examinations. The updates also included bills which addressed bank resolutions, replacing a law originally drafted in 1887, improved bond coverage requirements to protect consumers, and updated money broker rules to limit risk of predatory practices.

In August 2019, North Dakota became the first state in the nation to receive a federal waiver designed to help consumers by reducing wait times for real estate appraisals. The Department, the regulated industry, and Governor Doug Burgum requested a federal waiver, seeking temporary relief for consumers as the state experiences a shortage of credentialed real estate appraisers. The Appraisal Subcommittee of the Federal Financial Institutions Examination Council (FFIEC) temporarily waived the appraiser credentialing requirements for federally related real estate transactions under \$500,000 for residential real estate, and under \$1 million for agricultural and commercial real estate in North Dakota for one year. In July 2020, the Department requested an extension to the waiver, which was granted for one additional year.

The Department dedicated significant resources for a project to replace and upgrade information technology systems. The goal is to automate processes and create a portal for secure communication between the regulated industries and the Department. Citizens can also file complaints securely within this system. This makes it easier for the industries and the general public to communicate with the Department, and also speeds up application processes by eliminating manual tasks.

The Department continued to issue guidance to the industry and the general public, outlining risks and regulatory expectations, including guidance on lending and loan modifications during economic stress, keeping money safe during public emergencies, business response guidance to the Coronavirus Disease 2019 (COVID-19) pandemic, and ongoing guidance to address cyber security risks.

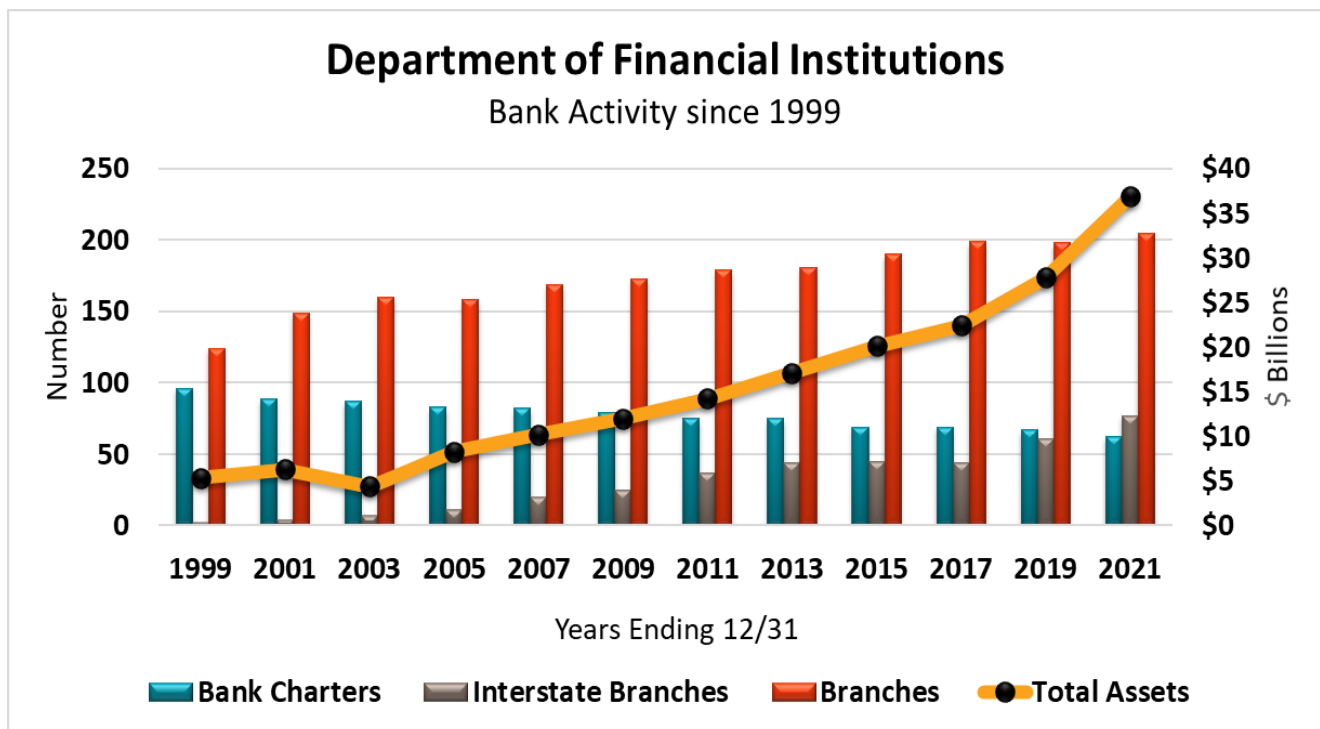
During the period of COVID-19-related travel and contact restrictions, the Department pivoted to a remote examination posture. This not only allowed the Department to maintain industry monitoring and oversight through timely examinations, but it also allowed the Department to determine which historically in-person examination processes could successfully be conducted remotely. As travel and contact restrictions have subsided, the Department has resumed in-person examinations, but with many examination processes conducted remotely. This new examination posture has reduced costs and burdens for the regulated industry.

The Department received re-accreditation in 2020. The Department's banking division has maintained accreditation through the Conference of State Bank Supervisors (CSBS) since 1992, the credit union division through the National Association of State Credit Union

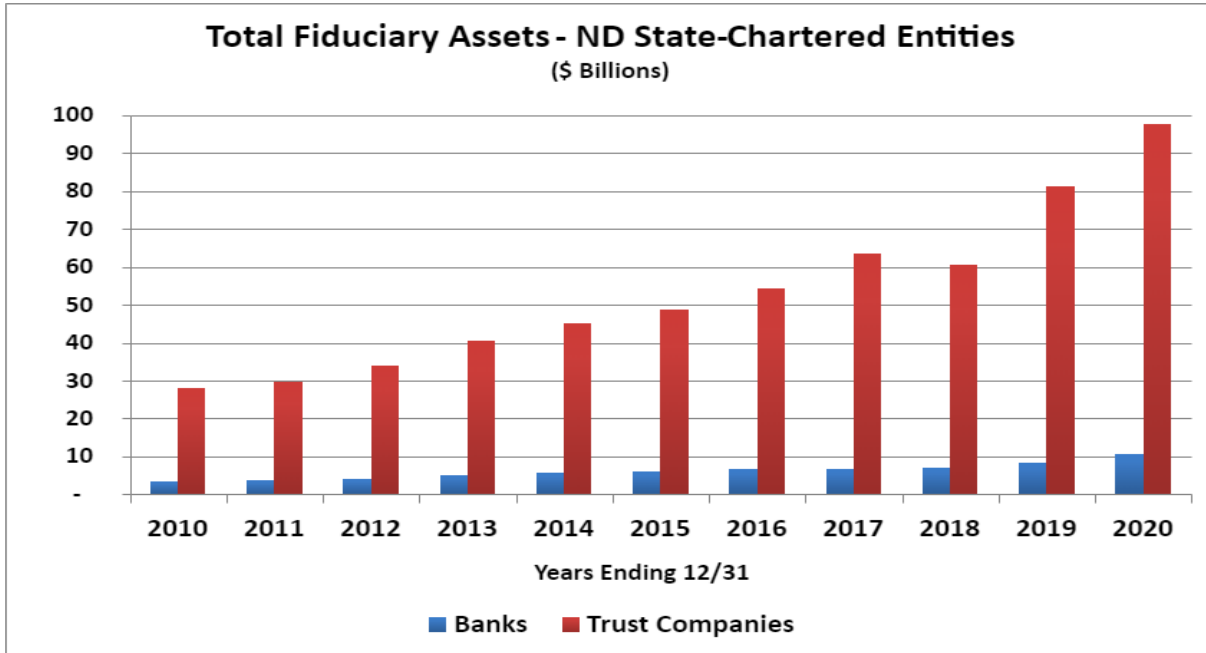
Supervisors (NASCUS) since 2000 and the consumer division through the CSBS/AARMR (American Association of Residential Mortgage Regulators) Mortgage Accreditation Program since 2015. Accreditation signifies that the Department meets or exceeds comprehensive organizational and performance standards. It assures the public of the competency of the agency charged with supervising the safety and soundness of the financial institutions entrusted with the savings and personal finances of North Dakota citizens. It assures the industries that their regulator is effective and efficient with highly trained professionals. It also provides an independent validation of the quality and faithfulness to the Department’s mission.

Identification of Trends and Direction for the Industries

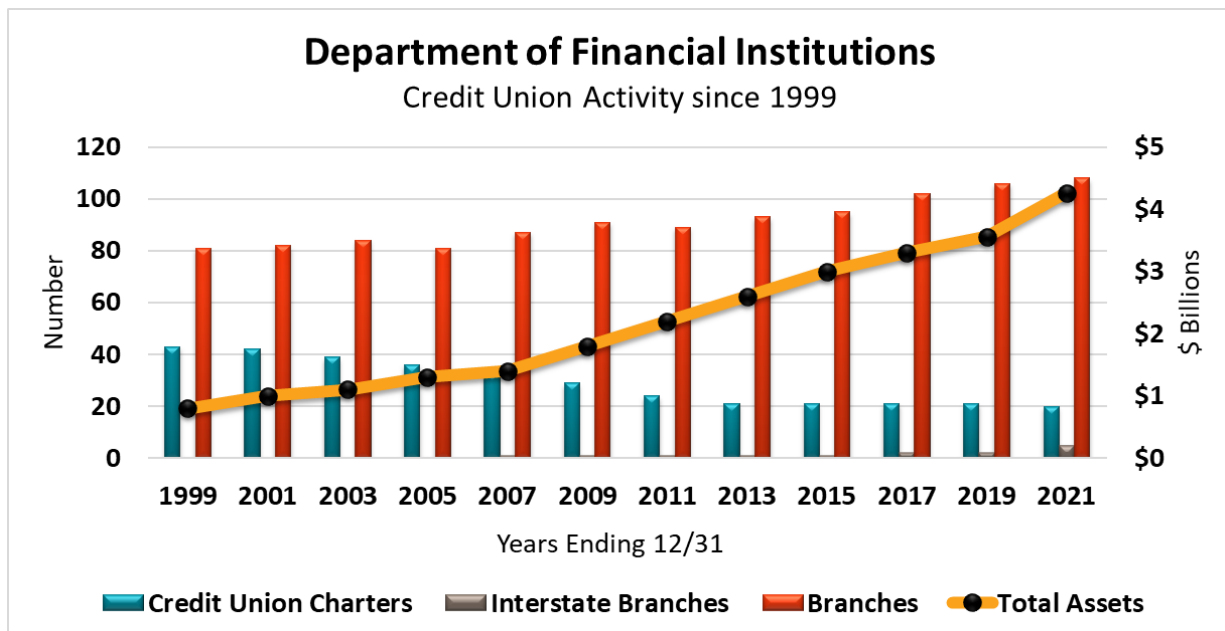
The financial services industry continues to expand rapidly. Total state-chartered bank assets increased \$11.2 billion, or 43 percent, over the biennium to \$37.5 billion. During that time, the number of bank locations increased by ten, or five percent, to 206 locations. Out-of-state branches increased 37 percent to 78 locations. All of the growth occurred while the number of individual state-chartered banks declined nine percent to 62. Despite consolidation and merger activity, banks are growing, serving more communities, gaining market share, and also becoming more complex. Even with the significant growth, the industry has maintained an overall healthy financial position and remain well-capitalized.



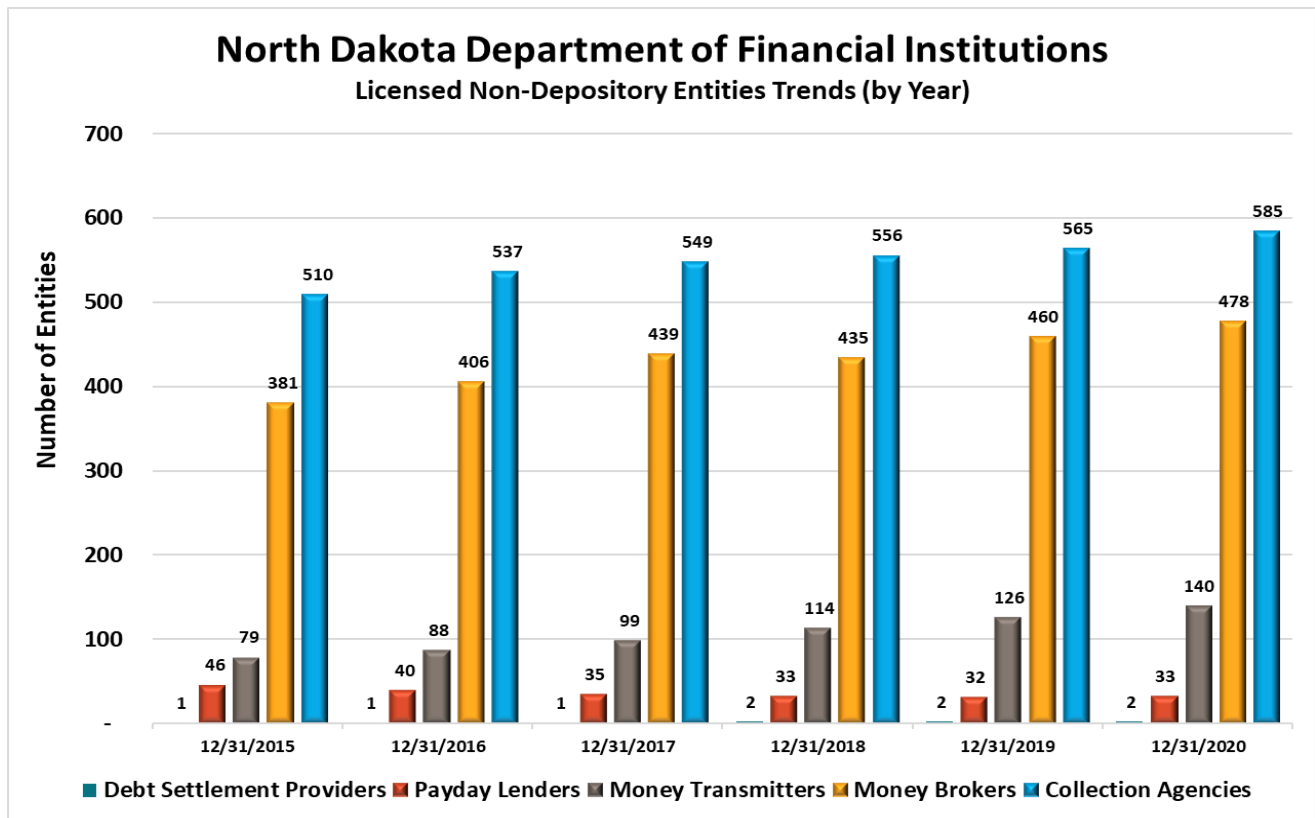
Trust activity of North Dakota banks and trust companies grew substantially from year-end 2018 to year-end 2020. Total fiduciary assets under management increased 60 percent to \$108 billion. These assets were held by four independent trust companies and 12 banks with trust powers. This represents an increase of one additional bank with trust powers over that period.



Credit unions are also increasing in size and becoming more complex. Credit union assets increased \$786 million, or 23 percent, over the biennium to \$4.3 billion. The number of credit unions remained at 20 while four branch locations were added for a total of 108. The number of interstate branches increased to five. Despite the growth, credit unions maintained a healthy financial posture resulting in a well-capitalized equity position.



Non-Depository financial institutions continue to grow both in the number of licensees, as well as in the sophistication of their product offerings. Certain industry sectors, such as mortgage lending, are now dominated by non-depository institutions rather than traditional banks. The non-depository licenses also include many companies considered Financial Technology (FinTech) firms, who are providing their innovative product offerings to North Dakota citizens. A number of FinTechs are partnering with traditional banks to offer complex products to a greater number of customers. While the financial industry is still largely dominated by banks, new non-depository financial corporations are experiencing significant growth, can be considered market disruptors, and present both new risks and opportunities within the financial services sector.



* In addition, there are 5,823 licensed mortgage loan originators.

Short- and Long-Range Plans and Goals

The Department’s primary long-range goal is to continue to ensure a sound financial system, which has the most impact on local communities and citizens of North Dakota. To remain successful with this ongoing goal, the Department is conducting a comprehensive review of staffing needs and automation opportunities to ensure the examination teams remain efficient, effective, and have the resources to safeguard a rapidly expanding financial services industry for North Dakota citizens.

Within our short-range goals, the Department will continue the strategy of modernizing laws and rules, which includes substantial updates to bank and credit union administrative codes.

The Department also plans to introduce legislation to adopt a model money transmitter law, which would both make our law consistent with the laws in other states, and also expand the law to address companies engaging in the transmission of crypto currencies. The Department is researching and reviewing regulation of mortgage servicers to determine if legislation and oversight is necessary. Finally, the Department is finding ways to provide more financial literacy education, due to the ever-increasing complexity of financial products and to help protect citizens against fraud.

The Department has had considerable success influencing federal policies and regulations, and our goal is to continue our work on the national level. The Department is committed to engage in policy matters that impact financial institutions, to ensure the needs of North Dakota's citizens are heard. This includes continued involvement and serving in leadership positions within the Conference of State Bank Supervisors, the National Association of State Credit Union Supervisors, serving on the Federal Deposit Insurance Corporation Advisory Board, and others. National involvement ensures the Department impacts not only North Dakota citizens, but also helps have a voice in national policy governing the financial services industry.

Department of Financial Institutions

Department-Sponsored Legislation Summary

The Department implemented a strategy of modernizing and updating dated language within the law and improving the efficiency of regulation, introducing three Senate Bills:

SB 2101 amended several sections of bank and credit union statutes. The frequency of assessments was increased to semi-annual to provide for more accuracy in the budgeting process. Also, the department's 20 percent limitation to carry over the balance in the financial institutions regulatory fund was removed. Civil money penalties were increased to be in line with other states and clarification and flexibility to examination frequency were added. The Commissioner was granted the ability to approve certain applications without the involvement of the boards to speed up the application process. Facts considered for approving bank branches was updated, and temporary relocations can now be noticed to the Department rather than applied for. Permissible investments for banks were updated to include service corporations located outside of North Dakota. Clarification was added for credit union service organization oversight, and to permit loans associated with employee benefit plans. Other real estate owned was updated for credit unions to ensure consistency with Generally Accepted Accounting Principles and to mirror the banking provisions, as well as add authority to establish an LLC to hold real estate. Duplicated procedures were removed and further guidance on loan administration for credit unions updated. Trust branches and relocation processes were simplified and the automatic approval provision for applications was removed since every application should be acted upon.

SB 2102 repealed Section 6-07 of the North Dakota Century Code and was replaced by the creation of Section 6-07.2, relating to the dissolution, insolvency, suspension, emergency receivership, and liquidation of institutions under the Department's supervision. Other sections of the North Dakota Century Code were amended for cross references, cease and desist orders, and prompt corrective action. The bank resolution law was originally drafted in 1887 and was therefore in need of replacement to ensure the orderly dissolution of financial institutions. The new law includes best industry practices and provides the necessary changes to address a modern bank or credit union failure. Procedures are administrative rather than judicial to be consistent with most states; the authority is with the Commissioner rather than the boards due to its safety and soundness concerns; and an ineffective appeals process was eliminated. Provisions were also included for the Department to take temporary possession of an institution and for institutions to voluntary liquidate.

SB 2103 amended statutes related to money brokers, collection agencies, and deferred presentment service providers. The amendments created exemptions to licensure for entities where risks were otherwise mitigated and allowed flexibility to the borrower to pay off a payday loan. Finally, amendments improved the consumer protection rule governing money brokers, simplifying fee calculations and making it consistent with rules of other states.

Department of Financial Institutions

Available Publications

Bulletin – The Bulletin is published every month and available on the Department’s website, as well as emailed to those who subscribe to the updates on the Department website.

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

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

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

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

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

Department website: www.nd.gov/dfi

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

Department of Financial Institutions
Financial Institutions Regulatory Fund

2015-2017 Income and Expenditures

	Bank Division	Credit Union Division	Consumer Division	Total
<i>Amount Forward 7-1-19</i>	\$408,357	\$498,970	\$1,473,368	\$2,380,695
Income:				
Assessments	\$ 5,144,101	\$ 1,261,278		\$ 6,405,379
Examination Fees	\$ 153,056	\$ 12,398	\$ 116,548	\$ 282,002
Application/Investigation Fees	\$ 30,610	\$ 300	\$ 267,450	\$ 298,360
License Fees			\$ 2,120,742	\$ 2,120,742
Interest Income	\$ 6,258	\$ 2,174	\$ 7,002	\$ 15,434
Miscellaneous Fees	\$ 2,884	\$ 2,000	\$ 15,506	\$ 20,389
Total Income	\$5,745,266	\$1,777,121	\$4,000,615	\$11,523,002
Expenditures:				
Salaries	\$ 4,202,241	\$ 1,247,808	\$ 1,221,064	\$ 6,671,114
Operating	\$ 1,014,263	\$ 274,753	\$ 188,848	\$ 1,477,865
Total Expenditures	\$ 5,216,505	\$ 1,522,561	\$ 1,409,912	\$ 8,148,978
<i>Amount Forward 7/1/2021</i>	\$528,761	\$254,560	\$2,590,703	\$3,374,024

2021 - 2023 Total Appropriation

Salaries	\$ 4,671,510	\$ 1,387,764	\$ 1,355,821	\$ 7,415,095
Operating	\$ 1,065,495	\$ 309,818	\$ 296,096	\$ 1,671,409
Contingency	\$ 12,200	\$ 3,800	\$ 4,000	\$ 20,000
Total Appropriation	\$ 5,749,205	\$ 1,701,382	\$ 1,655,917	\$ 9,106,504

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

(in thousands of dollars)

REPORTING PERIOD NUMBER OF BANKS	12/31/2019 67	12/31/2020 64
ASSETS		
Cash & Balances due from Depository Institutions:		
Noninterest-bearing balances, currency & coin	\$509,149	\$659,612
Interest-bearing balances	1,050,149	2,920,469
Securities	3,601,144	4,627,489
Federal funds sold	263,937	667,941
Loans and Leases		
Loans & leases, net of unearned income	21,380,545	24,643,433
Less: Allowance for loan & lease losses	258,097	369,603
Loans & leases, net of unearned income, allowance & reserves	21,122,448	24,273,830
Trading Accounts		339
Premises & fixed assets (includes capitalized leases)	523,315	581,601
Other real estate owned	29,550	21,858
Intangible assets	227,197	273,094
Other assets	506,953	595,424
TOTAL ASSETS	\$27,833,842	\$34,621,657
LIABILITIES		
Deposits:		
Total Deposits	\$24,102,719	\$30,096,340
Noninterest-bearing	5,213,400	7,050,432
Interest-bearing	18,889,319	23,045,908
Federal funds purchased & securities sold under agreements to repurchase	53,628	56,160
Other borrowed money	556,011	659,734
Subordinated notes and debentures	0	0
Other liabilities	187,790	223,972
TOTAL LIABILITIES	\$24,900,148	\$31,036,206
Minority interest in consolidated subsidiaries	\$0	\$0
EQUITY CAPITAL		
Perpetual preferred stock	\$500	\$500
Common stock	30,958	35,785
Surplus	1,150,488	1,386,681
Retained earnings	1,714,680	2,050,019
Accumulated other comprehensive income	37,068	112,466
Other equity capital components		
TOTAL EQUITY CAPITAL	\$2,933,694	\$3,585,451
TOTAL LIABILITIES & EQUITY CAPITAL	\$27,833,842	\$34,621,657

Department of Financial Institutions
North Dakota State-Chartered Banks
Analysis of Income and Expense

REPORTING PERIOD	(in thousands of dollars)	12/31/2019	12/31/2020
NUMBER OF BANKS		67	64
INTEREST INCOME			
Domestic office loans		\$1,060,740	\$1,183,533
Lease financing receivables		18,250	21,842
Balances due from depository institutions		14,897	8,492
Securities		91,334	92,455
Federal funds sold		5,186	1,602
Other interest income		2,803	3,079
Total interest income		\$1,193,210	\$1,311,003
INTEREST EXPENSE			
Domestic office deposits		\$183,296	\$160,346
Federal funds purchased		1,366	296
Trading liabilities and other borrowed money		7,583	9,800
Other interest expense		4,540	2,842
Subordinated notes and debentures		0	0
Total interest expense		\$196,785	\$173,284
NET INTEREST INCOME		\$996,425	\$1,137,719
PROVISION FOR LOAN & LEASE LOSSES		\$54,227	\$130,354
NONINTEREST INCOME			
Fiduciary activities		\$36,043	\$39,369
Service charges on deposit accounts		22,794	23,467
Trading account gains and fees		0	339
Additional noninterest income		228,752	460,842
Total noninterest income		\$287,589	\$524,017
NONINTEREST EXPENSE			
Salaries & employee benefits		\$505,153	\$638,843
Premises and equipment expense		87,174	97,708
Additional noninterest expense		221,006	266,264
Total noninterest expense		\$813,333	\$1,002,815
Pre-tax net operating income		\$416,454	\$528,567
Securities gains (losses)		6,818	9,359
Applicable income taxes		(60,070)	(84,462)
Income before extraordinary items		\$363,202	\$453,464
Extraordinary gains - net		0	0
Net income attributable to bank		\$363,202	\$453,464
Net income attributable to noncontrolling interests		0	0
Net income attributable to bank and noncontrolling interests		\$363,202	\$453,464
Net charge-offs		23,758	27,697
Cash dividends		181,642	179,162
Sale, conversion, retirement of capital stock, net		400	0
Net operating income (NI before securities gains (losses))		\$356,384	\$444,105

Department of Financial Institutions

Bank of North Dakota

Consolidated Statement of Condition

(in thousands of dollars)

REPORTING PERIOD	12/31/2019	12/31/2020
ASSETS		
Cash & Balances due from Depository Institutions:		
Noninterest-bearing balances, currency & coin	\$322,371	\$275,511
Interest-bearing balances	165,318	877,969
Securities	1,982,467	1,833,699
Federal funds sold	10,685	10,000
Loans and Leases		
Loans & leases, net of unearned income	4,537,943	4,756,542
Less: Allowance for loan & lease losses	95,690	106,303
Loans & leases, net of unearned income, allowance & reserves	4,442,253	4,650,239
Premises & fixed assets (includes capitalized leases)	9,560	9,283
Other real estate owned	8,904	5,753
Intangible assets		
Other assets	116,874	81,866
TOTAL ASSETS	\$7,058,432	\$7,744,320
LIABILITIES		
Deposits:		
Total Deposits	\$5,089,093	\$5,795,472
Noninterest-bearing	628,257	750,741
Interest-bearing	4,460,836	5,044,731
Federal funds purchased & securities sold under agreements to repurchase	365,335	775,005
Other borrowed money	631,030	186,010
Subordinated notes and debentures		
Other liabilities	33,947	74,928
TOTAL LIABILITIES	\$6,119,405	\$6,831,415
Minority interest in consolidated subsidiaries	\$0	\$0
EQUITY CAPITAL		
Perpetual preferred stock		
Common stock	\$2,000	\$2,000
Surplus	72,000	72,000
Retained earnings	866,682	870,334
Accumulated other comprehensive income	(1,655)	(31,429)
Other equity capital components		
TOTAL EQUITY CAPITAL	\$939,027	\$912,905
TOTAL LIABILITIES & EQUITY CAPITAL	\$7,058,432	\$7,744,320

Department of Financial Institutions

Trend of Selected Financial Items

State-Chartered Banks

(in millions of dollars)

Year Ending	2014	2015	2016	2017	2018	2019	2020
Number of Banks	73	69	69	69	68	67	64
Total Assets	19,066	20,118	21,051	22,431	25,271	27,834	34,622
Total Loans (Net)	13,230	14,565	15,388	16,700	19,099	21,122	24,274
Loan Loss Allowance	158	173	198	212	233	258	370
Total Deposits	16,497	17,328	18,204	19,456	21,884	24,103	30,096
Tier 1 Capital	1,701	1,885	2,004	2,163	2,426	2,703	3,263
Total Capital	1,815	1,993	2,065	2,244	2,563	2,934	3,585
Net Income	265	282	262	278	325	363	453

RATIOS

	2014	2015	2016	2017	2018	2019	2020
Net Interest Margin	4.0%	4.0%	4.0%	4.0%	4.1%	4.0%	3.8%
Return on Average Assets	1.5%	1.4%	1.3%	1.3%	1.4%	1.4%	1.4%
Net Loans and Leases to Total Deposits	81.9%	85.9%	85.6%	87.0%	88.3%	87.0%	88.3%
Net Loans and Leases to Total Assets	70.3%	73.3%	73.4%	74.7%	76.5%	75.9%	70.1%
ALLL to Total Loans	1.2%	1.2%	1.3%	1.3%	1.2%	1.2%	1.5%
Tier 1 Leverage Capital Ratio	9.1%	9.5%	9.6%	9.8%	9.8%	10.0%	9.6%
Change in Deposits - Prior 12 months	9.7%	5.0%	5.1%	6.9%	10.5%	10.1%	24.9%
Change in Loans - Prior 12 months	13.4%	10.1%	4.8%	8.5%	12.3%	10.6%	15.3%
Change in Total Assets - Prior 12 months	11.2%	5.5%	4.6%	6.6%	10.9%	10.1%	24.4%

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Arthur 58006	BankNorth James L. Williams, III, CEO <i>FACILITY:</i> Main St, Buffalo 41 Langer Ave S, Casselton 318 Railway St, Enderlin 100 1 st Ave SW, LaMoure 1002 Main St, Lisbon 205 4 th Main, Marion 620 Main Ave, Oakes <i>INTERSTATE BRANCH:</i> 2201 6 th Ave SE, Ste 15, Aberdeen, SD 2 West Main St, Warner, SD BHC: First Financial Corporation	340 Main St	967-8914	\$445,961
Ashley 58413	McIntosh County Bank Robert F. Wishek, President <i>FACILITY:</i> 101 S Main, Zeeland BHC: McIntosh County Bank Holding Company, Inc.	204 W Main	288-3491	\$110,120
Belcourt 58316	Turtle Mountain State Bank Garland Wiedrich, President <i>LPO:</i> 4370 Hwy 281, Belcourt	908 Chief Little Shell St	477-5995	\$217,994
Beulah 58523	First Security Bank - West Steven Morris, President <i>FACILITY:</i> 210 Main St, Robinson BHC: Beulah Bancorporation, Inc.	100 E Main	873-4301	\$73,422
Beulah 58523	The Union Bank Wayne Hoffner, President <i>FACILITY:</i> 13 Main St, Halliday 106 S Ave W, Glen Ullin 222 7 th St NW, Hazen 110 Dakota Ave, Wilton 113 Main St, Wing BHC: Union Holding Company	1700 Hwy 49 N	873-2900	\$268,074

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <small>(thousands)</small>
Bismarck 58506	Kirkwood Bank & Trust Co. Pete Jahner, President <i>FACILITY:</i> 905 Tacoma Ave, Bismarck 122 E Main St Ste 101, Bismarck 221 1 st Ave W, Dickinson <i>LPO:</i> 9126 E Range Rider Trail, Mesa, AZ BHC: Kirkwood Bancorporation Co.	2911 N 14 th St	258-6550	\$320,450
Bismarck 58502	Starion Bank Don Morgan, President <i>FACILITY:</i> 2900 N Washington St, Bismarck 1000 S Washington St, Bismarck 1300 Skyline Blvd Ste 101, Bismarck 804 E 11 th St, Bottineau 11 Main St, Dunseith 100 Main St, Ellendale 2754 Brandt Dr S, Fargo 2525 S University Dr, Fargo 309 N Broadway, Fargo 109 1 st St NW, Mandan 601 Main Ave, Oakes 101 1 st St SE, Rolla <i>INTERSTATE BRANCH:</i> 1574 West Broadway, Suite 107, Madison, WI 1651 John Q. Hammons Dr, Middleton, WI 326 S Grand Ave, Sun Prairie, WI BHC: Starion Bancorporation	333 N 4 th St	223-6050	\$1,599,752
Bottineau 58318	State Bank of Bottineau Patrick Artz, President BHC: State Bank of Bottineau Holding Company	105 11 th St E	228-2204	\$85,357
Bowman 58623	Dakota Western Bank Ronald Palczewski, President <i>FACILITY:</i> 11 N Main St, Bowman 603 Adams Ave, Hettinger 24 Min Ave S, Regent Rhame Farmers Equity Union, #1 Hwy 12, Rhame Hi-way 67, Scranton BHC: Dakota Western Bankshares, Inc.	202 S Main St	523-5616	\$309,179

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <small>(thousands)</small>
Buxton 58218	First State Bank John Marchell, President <i>FACILITY:</i> 2500 32 nd Ave S, Grand Forks 124 Center Ave S, Mayville 509 Park Ave, Portland 620 Broadway St, Thompson BHC: Full Service Insurance Agency, Inc.	423 Broadway	847-2600	\$294,097
Cando 58324	First State Bank of Cando David Wolsky, President <i>FACILITY:</i> 210 Main St, Bisbee Main St, Rock Lake BHC: Cando Holding Company, Inc.	415 Main St	968-3331	\$75,252
Carson 58529	Grant County State Bank John R. Schmid, President <i>FACILITY:</i> 100 Main, Flasher BHC: Grant County Bancorporation, Inc.	202 Main St	622-3491	\$41,429
Cavalier 58220	United Valley Bank Barry Hanson, President <i>FACILITY:</i> 2718 S Columbia Rd, Grand Forks 200 1 st Ave N, Grand Forks <i>INTERSTATE BRANCH:</i> 103 W 3 rd St, Argyle, MN 1901 Sahlstrom Dr, Crookston, MN 203 52 nd St, Hallock, MN First & Central Streets, Lancaster, MN 103 N Main St, Mahnomon, MN 205 Main Ave W, Twin Valley, MN BHC: First Holding Company of Cavalier, Inc.	211 Division Ave S	265-8331	\$547,405
Devils Lake 58302	Western State Bank Brad Jacobson, President <i>FACILITY:</i> 4302 13 th Ave S, Fargo 755 13 th Ave E, West Fargo <i>INTERSTATE BRANCH:</i> 1412 E Florence Blvd, Casa Grande, AZ 976 W Chandler Blvd, Chandler, AZ 5901 E. McKellips Rd. Unit 104, Mesa, AZ	110 S 4 th St	662-4936	\$1,591,238

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Devils Lake	Western State Bank (Continued)			
	10050 W Bell Rd, Sun City, AZ			
	19440 N RH Johnson Blvd, Sun City West, AZ			
	LPO:			
	22601 N 19 th Ave, Phoenix, AZ			
	BHC: Western State Agency, Inc., Employee Stock Ownership Plan & Trust			
Dickinson 58601	American Bank Center David Ehlis, President FACILITY:	140 1 st Ave W	483-6811	\$1,997,383
	1101 E Interstate Ave, Bismarck			
	325 W Arbor Ave, Bismarck			
	1615 Burnt Boat Rd, Bismarck			
	401 N 4 th St, Bismarck			
	320 N 4 th St, Bismarck			
	7500 University Dr, Bismarck			
	505 4 th St, Cando			
	604 College Dr, Devils Lake			
	1151 3 rd Ave W, Dickinson			
	150 Central Ave N, Killdeer			
	101 E Main St, Mandan			
	217 Main St, McClusky			
	2201 15 th St SW, Minot			
	6 E 9 th St, New England			
	15 S Main St, Stanley			
	308 Lincoln Ave, Underwood			
	INTERSTATE BRANCH:			
	123 North Broadway, Billings, MT			
	4130 King Ave W, Billings, MT			
	319 N Merrill Ave, Glendive, MT			
	1019 7 th St S, Great Falls, MT			
	3635 10 th Ave S, Great Falls, MT			
	LPO:			
	925 20 th Ave SW, Minot			
	1420 Market Place Dr, Ste 3, Great Falls, MT			
	BHC: American Bancor, Ltd.			
Drayton 58225	KodaBank Peter Anderson, President FACILITY:	104 S Main St	454-3317	\$373,192
	307 W Main, Cavalier			
	1 Wall St, Hamilton			
	521 2 nd St, Minto			
	529 E 5 th St, Neche			
	133 Stutsman St, Pembina			
	1112 Central Ave, Walhalla			

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Drayton	KodaBank (Continued) <i>INTERSTATE BRANCH:</i> 1060 Paul Bunyan Dr NW, Bemidji, MN 101 5 th St, Kennedy, MN 398 Pacific Ave, Stephen, MN <i>LPO:</i> 1397 Library Circle, Unit 102, Grand Forks, ND 14201 N Hayden Rd, Scottsdale, AZ <i>DPO:</i> 1397 Library Circle, Unit 102, Grand Forks, ND BHC: Koda Bancorp, Inc.			
Edgeley 58433	Heartland State Bank Scott Tewksbury, President <i>FACILITY:</i> 13 Main St, Kulm BHC: JBS, Inc.	401 2 nd St	493-2817	\$69,357
Fairmount 58030	Peoples State Bank Bartholomew Schouweiler, President <i>FACILITY:</i> 1900 11 th St N, Wahpeton <i>LPO:</i> 824 15 th Ave N, Sartell, MN BHC: Dakotah Bankshares, Inc.	201 Main Ave	474-5515	\$34,746
Fargo 58103	Aspire Bank Brent Srejma, President <i>FACILITY:</i> 415 7 th St, Hatton BHC: Hatton Bancshares, Inc.	5195 45 th St S	293-3662	\$55,029
Fargo 58106	Bell Bank Michael Solberg, President <i>FACILITY:</i> 2501 S University Dr, Fargo 2704 N Broadway, Fargo 15 Broadway, Fargo 5050 13 th Ave SW, Fargo 203 10 th St N, Fargo 5680 23 rd Ave S, Ste 101, Fargo 2870 52 nd Ave S, Fargo 320 32 nd Ave W, Ste 100, Fargo, ND 717 2 nd Ave N, Wahpeton 409 Sheyenne St, West Fargo	3100 13 th Ave S	298-1500	\$10,213,692

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Fargo	Bell Bank (Continued)			
	INTERSTATE BRANCH:			
		1001 Broadway St, Alexandria, MN		
		214 5 th St N, Breckenridge, MN		
		1850 E Northrup Blvd, Chandler, AZ		
		920 Lake Ave, Detroit Lakes, MN		
		101 Center Ave E, Dilworth, MN		
		201 E Superior St, Duluth, MN		
		205 W Washington Ave, Fergus Falls, MN		
		19810 Headwaters Blvd N, Forest Lake, MN		
		5500 Wayzata Blvd, Ste 140, Golden Valley, MN		
		1018 Hobart St, Hawley, MN		
		15490 101 st Ave N, Maple Grove, MN		
		40 S 7 th St, Ste 265, Minneapolis, MN		
		8349 W Bell Road, Peoria, AZ		
		2710 E Camelback Rd, Ste 100, Phoenix, AZ		
		13999 60 th St N, Stillwater, MN		
		563 Bielenberg Dr, Woodbury, MN		
	LPO:			
		2440 Louisiana Blvd NE, Albuquerque, NM		
		15322 Galaxie Ave Ste 112, Apple Valley, MN		
		329 N Main St, Austin, MN		
		2407 109 th Ave, Ste 100, Blaine, MN		
		12760 Aberdeen St NE, Blaine, MN		
		3800 American Blvd W, Bloomington, MN		
		1924 W Stevens #101, Bozeman, MT		
		301 Seven Springs Way, Ste 150, Brentwood, TN		
		350 W Burnsville Pkwy Ste 650, Burnsville, MN		
		1750 E Northrop Blvd, Chandler, AZ		
		413 N Chestnut St, Chaska, MN		
		815 E Llano Estacado Blvd, Clovis, NM		
		1755 Testart Dr Ste 300, Colorado Springs, CO		
		3610 Buttonwood Dr, Columbia, MO		
		351 Main St NW, Elk River, MN		
		424 2 nd St, Excelsior, MN		
		320 Tudor Court, Glencoe, IL		
		1125 S Frontage Rd Ste 3, Hastings, MN		
		1600 Maxwell Dr Ste 2, Hudson, WI		
		2424 Monetary Blvd Ste 201, Hudson, WI		
		971 Sibley Memorial Hwy, Lilydale, MN		
		11671 Fountains Dr Ste 200, Maple Grove, MN		
		IDS Center, 80 S 8 th St Ste 3075, Minneapolis, MN		
		412 Golden Bear Court Ste B108, Murfreesboro, TN		
		2500 Shadywood Rd Ste 410, Orono, MN		
		11095 Metcalf Ave Ste 11015, Overland Park, KS		
		8801 W Union Hills Dr Ste 204-205, Peoria, AZ		
		16250 Duluth Ave SE Ste 160, Prior Lake, MN		
		2689 Commerce Dr NW, Rochester, MN		
		212 Olde Route 66, Saint Robert, MO		
		317 Paseso de Peralta, Santa Fe, NM		

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Fargo	Bell Bank (Continued) 1990 Main St Ste 570, Sarasota, FL 14350 N 87 th St, Scottsdale, AZ 405 33 rd Ave N, St. Cloud, MN 12312 Olive Blvd Ste 130 and 150, St. Louis, MO 13999 60 th St N, Stillwater, MN 500 N Westshore Blvd Ste 650, Tampa, FL 1700 Coral Dr Ste A, Waukesha, WI 12300 W Center St, Wauwatosa, WI 2375 W Washington St, West Bend, WI 4886 Hwy 61 Ste 200, White Bear Lake, MN 1939 Maguire Rd Ste 5, Windermere, FL 941 West Morse Blvd Ste 100, Winter Park, FL DPO: 3800 American Blvd W, Bloomington 4886 Hwy 61, Ste 200, White Bear Lake, MN 230 W Superior St Ste 400, Duluth, MN 2710 E Camelback Rd Ste 100, Phoenix, AZ TRUST OFFICE: 802 W Bannock Ste 801, Boise, ID BHC: State Bankshares, Inc.			
Fargo 58103	Border Bank David Felch, CEO INTERSTATE BRANCH: 1528 Hwy 59 S, Thief River Falls, MN 1083 Third St NW, Roseau, MN 150 Hill Ave, Middle River, MN 1414 Highway 71, International Falls, MN 123 Main St S, Clearbrook, MN 9950 Foley Boulevard NW, Coon Rapids, MN 605 Main St W, Baudette, MN 202 Main St N, Badger, MN 133 Main St N, Greenbush, MN	4530 17 th Ave SW	282-4598	\$858,799
Fargo 58104	Choice Financial Group Brian Johnson, President FACILITY: 201 Main St, Belfield 207 Front Ave, Bismarck 1313 Skyline Blvd, Bismarck 323 18 th St W, Dickinson 83 Main St, Ellendale 645 Hill Ave, Grafton 1697 S 42 nd St, Grand Forks 4501 S Washington St, Unit T, Grand Forks 119 S Main St, LaMoure 210 8 th Ave, Langdon	4501 23 rd Ave S	356-9700	\$3,196,969

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <small>(thousands)</small>
Fargo	Choice Financial Group (Continued) <i>115 E Broadway, Steele</i> <i>407 12th St, Walhalla</i> <i>210 Sheyenne St, West Fargo</i> INTERSTATE BRANCH: <i>4470 W 78th St Circle, Ste 100, Bloomington, MN</i> <i>2640 Eagan Woods Dr, Eagan, MN</i> <i>6210 Wayzata Blvd, Golden Valley, MN</i> <i>801 Main Ave, Ste 103, Moorhead, MN</i> <i>2100 W Country Rd C, Roseville, MN</i> LPO: <i>324 N 3rd St, Bismarck, ND</i> <i>5302 51st Ave S, Fargo, ND</i> BHC: Choice Financial Holdings, Inc.			
Fargo 58103	Cornerstone Bank Jeff Thomas, President FACILITY: <i>600 S 2nd St, Bismarck</i> <i>2112 N 12th St, Bismarck</i> <i>3095 15th St W, Dickinson</i> <i>2627 S University Dr, Fargo</i> <i>221 Main St N, Makoti</i> <i>323 S Main St, New Town</i> <i>11 S Main St, Parshall</i> <i>402 Main St, Plaza</i> <i>106 8th Ave SE, Watford City</i> INTERSTATE BRANCH: <i>6045 S Louise Ave Ste 100, Sioux Falls, SD</i> LPO: <i>205 6th Ave SE, Aberdeen, SD</i> <i>1310 Burdick Expy E, Ste 6, Minot</i> DPO: <i>2717 3rd Ave W, Ste A, Dickinson</i> BHC: Cornerstone Holding Company, Inc., Fargo	2280 45th St S	364-9630	\$1,146,650
Fargo 58106	VISIONBank Dan Carey, President FACILITY: <i>1321 21st Ave N, Fargo</i> <i>820 34th Ave E, West Fargo</i> LPO: <i>3301 University Dr S, Fargo</i> BHC: Vision Bank Holdings, Inc., Fargo	3000 25 th St S	364-2020	\$263,666

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Finley 58230	The Citizens State Bank of Finley Chad Aberle, President <i>FACILITY:</i> 912 Burrell Ave SE, Cooperstown 220 Main St S, Northwood BHC: Citizens Bank Holding Company	300 Central Ave	524-1921	\$141,500
Forman 58032	Stock Growers Bank Steven McLaen, President <i>FACILITY:</i> 22 Main St N, Gwinner 305 Main St, Lisbon 414 Mian St, Milnor 324 Main Ave, Napoleon 201 1 st St, Rutland BHC: Napoleon Bancorporation, Inc.	331 Main St	724-3216	\$293,357
Garrison 58540	Garrison State Bank and Trust Bruce Schreiner, President <i>FACILITY:</i> 214 Main St, Max BHC: McLean Bank Holding Company	102 N Main St	463-2262	\$172,026
Golva 58632	First State Bank of Golva DeeAnn Baertsch, President <i>FACILITY:</i> 123 1 st Ave SE, Beach 365 3 rd Ave, Medora	410 Terrel Ave	872-3656	\$99,123
Hankinson 58041	Lincoln State Bank Robert Wurl, President <i>FACILITY:</i> 39 Wiley Ave N, Lidgerwood 400 Ash Ave, Wyndmere BHC: Lincoln Holding Company	302 S Main St	242-7292	\$102,609
Hannaford 58448	Bank Forward Thomas Watson, President <i>FACILITY:</i> 217 Warrington Ave, Bowdon 484 Main St, Carrington 802 Burrell Ave SW, Cooperstown 5650 37 th Ave S, Fargo	128 Main St	769-2121	\$847,585

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Hannaford	Bank Forward (Continued) <i>1301 Ralph Engelstad Dr, Grand Forks</i> <i>3350 S Columbia Rd Ste A, Grand Forks</i> <i>400 2nd Ave SW, Jamestown</i> <i>6 S 8th St, New Rockford</i> <i>430 W Main St, Valley City</i> <i>122 3rd Ave, Wimbledon</i> INTERSTATE BRANCH: <i>700 Paul Bunyan Dr NW, Bemidji, MN</i> <i>106 6th St S, Walker, MN</i> BHC: Security State Bank Holding Company			
Harvey 58341	First State Bank of Harvey Howard Schaan, President FACILITY: <i>604 Main St, Anamoose</i> BHC: First Harvey Bancorporation, Inc.	700 Lincoln Ave	324-2285	\$94,556
Harwood 58042	Harwood State Bank Tom Stennes, President BHC: HSB Financial Corporation	501 Dakota Ave	282-3518	\$45,987
Hazelton 58544	Bank of Hazelton David Kusler, President	363 Main St	782-6295	\$57,189
Hazen 58545	Union State Bank of Hazen Christie Obenauer, President FACILITY: <i>512 W Main St, Beulah</i> <i>1221 Main St, Hazen</i> <i>105 Harmon Ave, Stanton</i> BHC: Hazen Bancorporation, Inc.	209 Central Ave N	748-2233	\$207,321
Hunter 58048	Dakota Heritage Bank Jason Hauff, President FACILITY: <i>325 Main St, Gackle</i> <i>104 Dakota Ave E, Galesburg</i> <i>208 3rd St, Grandin</i>	109 Main St	874-2161	\$280,954

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State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Hunter	Dakota Heritage Bank (Continued) 920 Lincoln Ave, Harvey 101 W Caledonia Ave, Hillsboro 210 Steele Ave, Hope 520 Logie St, Jud 101 N Florence St, Streeter INTERSTATE BRANCH 101 7 th St SE, Red Lake Falls, MN BHC: Citizens State Bancshares			
Jamestown 58402	Unison Bank Kelly Rachel, President FACILITY: 203 N Broadway, Linton 102 N Centennial St, Wishek INTERSTATE BRANCH: 1835 E Pecos Rd, Gilbert, AZ BHC: North Star Holding Company, Inc.	401 1 st Ave S	253-5600	\$505,542
Kenmare 58746	State Bank & Trust of Kenmare James Jorgenson, President FACILITY: 209 Main St N, Berthold 103 1 st Ave SE, Kenmare BHC: Jorgenson Holding Company	PO Box 727	385-4287	\$148,374
Kindred 58051	Kindred State Bank James Pearson, President	PO Box 128	428-3121	\$42,054
Lakota 58344	State Bank of Lakota Bruce Anderson, President BHC: Lakota Bank Holding Company, Inc.	PO Box 468	247-2413	\$69,074
Langdon 58249	Farmers and Merchants State Bank Chalmer Dettler, President BHC: F&M Bancshares, Inc..	816 3 rd St	256-5431	\$122,140

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Lankin 58250	Citizens State Bank of Lankin Jim Gaarder, CEO <i>FACILITY:</i> 301 S Main St, Edmore 210 Main Ave, Edinburg 321 Briggs Ave, Park River BHC: Citizens State Bancshares, Inc	155 Main St	593-6333	\$54,597
Leeds 58346	United Community Bank of North Dakota Bill Kuntz, President <i>FACILITY:</i> 900 Johnson St, Burlington 120 Main St, Drake 20 th Ave & 10 th St SW, Minot BHC: American Bancor, Ltd., Dickinson	105 Central Ave S	466-2000	\$358,772
Mayville 58257	The Goose River Bank Ernest Strube, President <i>FACILITY:</i> 1009 Dakota Ave, Hatton 515 W Caledonia Ave, Hillsboro BHC: Goose River Holding Company	44 W Main St	788-3110	\$137,910
Minot 58702	First Western Bank & Trust Brenda Foster, President <i>FACILITY:</i> 3703 Lockport St, Bismarck 304 E Front St, Bismarck 4040 42 nd St S, Fargo 2105 16 th St NW, Minot 2200 15 th St SW, Minot 855 26 th Ave E, West Fargo <i>INTERSTATE BRANCH:</i> 3313 Hwy 29 S, Alexandria, MN 14084 Baxter Dr Ste 16, Baxter, MN 3301 Main Ave, Carlos, MN 35563 Couty Rd 3, Cross Lake, MN 100 Prairie Center Dr, Eden Prairie, MN 228 Oak St N, Miltona, MN 23964 Smiley Rd, Nisswa, MN 5411 Lakers Lane, Nisswa, MN LPO 320 S Phillip Ave Ste 201, Sioux Falls, SD BHC: Westbrand, Inc.	900 S Broadway	852-3711	\$1,892,487

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Mohall 58761	The Citizens State Bank at Mohall Kent Ferguson, President BHC: Jorgenson Holding Company	102 W Main St	756-6364	\$63,892
Mott 58646	Commercial Bank of Mott Charlotte Aldinger, President BHC: Commercial Bank of Mott ESOP	325 Brown Ave	824-2593	\$119,634
Munich 58352	Horizon Financial Bank John Vollmer, President <i>FACILITY:</i> 1207 W Divide Ave, Bismarck 205 Highway 2 W, Devils Lake 329 Broadway, Osnabrock BHC: Munich Bancshares, Inc.	416 Main St	682-5331	\$167,032
New Salem 58563	Security First Bank of North Dakota Sara Getzlaff, CEO <i>FACILITY:</i> Main St, Almont 3000 N 14 th St, Bismarck 100 W Main St, Center 614 W Main St, Mandan BHC: Oliver Bancorporation, Inc.	700 Ash Ave	843-7521	\$221,681
Park River 58270	First United Bank Steve Rehovsky, President <i>FACILITY:</i> 300 Main St, Adams 205 Main Ave, Aneta 406 9 th St SW, Cooperstown 600 N 6 th St, Crystal 1011 W 11 th St, Grafton 234 2 nd St, Hoople Front & Broadway, Michigan 202 S 5 th S, Petersburg 312 Main St, Sharon BHC: First Holding Company of Park River, Inc.	503 Briggs Ave S	284-7244	\$299,695
Powers Lake 58773	Liberty State Bank Brad Streifel, President BHC: Liberty Bancorporation, Inc.	111 Main St	464-5421	\$108,468

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Rolette 58366	Rolette State Bank Jay Myhre, President	209 Main St	246-3395	\$44,786
Rugby 58368	Merchants Bank Cody Melgaard, President <i>FACILITY</i> 114 Main St S, Granville 202 Main St, Towner 3C Ave S, Upham <i>INTERSTATE BRANCH:</i> 216 S Ellery Ave, Fairview, MT BHC: Merchants Holding Company	210 S Main St	776-5811	\$209,237
Strasburg 58573	Strasburg State Bank Todd L. Lang, President BHC: Strasburg Bancshares, Inc.	720 Main St	336-2665	\$89,401
Tioga 58852	The Bank of Tioga Joshua Gutttau, CEO <i>FACILITY:</i> 11 E Central Ave, Crosby BHC: TS Contrarion Bancshares, Inc.	7 N Main St	664-3388	\$344,680
Tolna 58380	Farmers & Merchants Bank of North Dakota Robert Engen, President <i>FACILITY:</i> 307 Whinery St, Binford 201 S Main, McVillie BHC: Tolna Bancorp, Inc.	101 N Main St	262-4211	\$123,494
Turtle Lake 58575	Bank of Turtle Lake Allen Wagner, President BHC: McLean Bank Holding Company	205 Main St	448-2323	\$62,930
Velva 58790	Peoples State Bank of Velva Richard Beall, President <i>FACILITY:</i> 405 37 th Ave SW, Minot BHC: Beall Bancshares, Inc.	101 N Main St	338-2821	\$135,753

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS <small>(thousands)</small>
Washburn 58577	Farmers Security Bank Jamie Nelson, President BHC: McLean Bank Holding Company	710 Main Ave	462-3232	\$70,609
Watford City 58854	First International Bank & Trust Stephen Stenehjerm, CEO <i>FACILITY:</i> <i>Main St, Alexander</i> <i>1601 N 12th St, Bismarck</i> <i>143 Warrington Ave, Bowdon</i> <i>204 N Main, Elgin</i> <i>3001 S 25th St, Fargo</i> <i>3101 N Broadway, Fargo</i> <i>4501 40th Ave SW, Fargo</i> <i>78 Main Ave S, Fessenden</i> <i>1970 S Columbia Rd, Grand Forks</i> <i>910 Lincoln Ave, Harvey</i> <i>75 S Central Ave, Killdeer</i> <i>1600 S Broadway, Minot</i> <i>150 16th St SW, Minot</i> <i>2150 21st Ave NW, Minot</i> <i>215 Hwy 2 SW, Rugby</i> <i>Lot 2 Block 2 of Fox Hills Village, Watford City</i> <i>1350 13th Ave E, West Fargo</i> <i>19 4th St E, Williston</i> <i>300 11th St W, Williston</i> <i>1331 9th Ave NW, Williston</i> <i>INTERSTATE BRANCH:</i> <i>6025 W Chandler Blvd, Chandler, AZ</i> <i>3600 Minnesota Dr Ste 70, Edina, MN</i> <i>1628 N Higley Rd, Gilbert, AZ</i> <i>800 30th Ave S, Moorhead, MN</i> <i>96 2nd St S, Motley, MN</i> <i>2231 E Camelback Rd Ste 107, Phoenix, AZ</i> <i>7900 E Raintree Dr, Scottsdale, AZ</i> <i>111 4th St NE, Staples, MN</i> <i>LPO</i> <i>4930 S Western Ave Ste 100, Sioux Falls, SD</i> BHC: Watford City Bancshares, Inc.	100 Main N	842-2381	4,361,947
Westhope 58793	Peoples State Bank Robert Sharkey, President <i>FACILITY:</i> <i>Main St, Newburg</i> BHC: Peoples State Holding Company	110 Main St	245-6407	\$72,248

Department of Financial Institutions

State-Chartered Banks Operating as of June 30, 2021

CITY / ZIP CODE	BANK	ADDRESS	PHONE NUMBER	TOTAL ASSETS (thousands)
Williston 58802	American State Bank & Trust Company David Hanson, President <i>FACILITY:</i> 2523 2 nd Ave W, Williston BHC: American State Bank Holding Company, Inc.	223 Main St	774-4100	\$649,859
Williston 58802	First State Bank & Trust Dennis Pederson, President <i>FACILITY:</i> 105 26 th St W, Williston 24 Railroad Ave, Ray 122 N Main St, Crosby	PO Box 1827	577-2113	\$484,491

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

REPORTING PERIOD	12/31/2019	12/31/2020
NUMBER OF TRUST COMPANIES	4	4
ASSETS		
Cash & balances due from Depository Institutions:		
Noninterest bearing balance, currency & coin	612	1,837
Interest-bearing balances	15,944	20,043
Securities	4,504	4,259
Trading Assets	1,641	16
Premises & fixed assets (including capitalized leases)	309	199
Intangible Assets	2,973	2,952
Other assets	164,055	163,230
TOTAL ASSETS	\$ 190,038	\$ 192,536
LIABILITIES		
Other liabilities	161,488	160,667
TOTAL LIABILITIES	\$ 161,488	\$ 160,667
EQUITY CAPITAL		
Common stock	1,425	1,425
Surplus	10,973	10,973
Retained earnings	15,680	18,869
Other equity capital components	472	602
TOTAL EQUITY CAPITAL	\$ 28,550	\$ 31,869
TOTAL LIABILITIES & EQUITY CAPITAL	\$ 190,038	\$ 192,536

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

Trust Activity By Type of Account	2019		2020	
	Number of Accounts	Amount (000's)	Number of Accounts	Amount (000's)
<u>Managed Assets:</u>				
Personal trusts and agency accounts	292	346,715	318	\$ 423,618
Retirement related trust and agency accounts:				
a. Employee benefit-defined contribution	155	659,931	165	764,792
b. Employee benefit-defined benefit	7	15,223	7	15,580
c. Other retirement accounts	365	150,488	381	176,720
Investment management agency accounts	304	328,243	319	365,042
Foundation & endowment trust and agency accts	48	69,484	48	85,140
Other fiduciary account	-	-	-	-
Total Managed Assets	1,171	1,570,084	1,238	\$ 1,830,892
<u>Non-Managed Assets:</u>				
Personal trusts and agency accounts	129	47,797	120	47,987
Retirement related trust and agency accounts:				
a. Employee benefit-defined contribution	15,824	47,933,459	16,680	58,468,431
b. Employee benefit-defined benefit	-	-	-	-
c. Other retirement accounts	776	991,863	796	1,203,839
Investment management agency accounts	295	127,974	307	143,949
Foundation & endowment trust & agency accounts	23	21,938	26	26,370
Other fiduciary account	13	25	13	64
Total Non-Managed Assets	17,060	49,123,056	17,942	59,890,640
Custody and safekeeping accounts	252,694	30,487,282	341,533	35,757,378

Department of Financial Institutions
North Dakota State-Chartered Trust Companies
Analysis of Fiduciary and Related Services Income

(in thousands of dollars)

REPORTING PERIOD	12/31/2019	12/31/2020
NUMBER OF TRUST COMPANIES	4	4
FIDUCIARY AND RELATED SERVICES INCOME		
Personal trust and agency accounts	2,209	2,218
Retirement related trust and agency accounts		
Employee benefit-defined contribution	18,452	17,571
Employee benefit-defined benefit	70	75
Other retirement accounts	2,548	2,728
Corporate trust and agency accounts	20	0
Investment management agency accounts	2,737	2,984
Foundation and endowment trust and agency accounts	401	494
Other fiduciary accounts	28	0
Custody and safekeeping accounts	8,575	7,391
Other fiduciary and related services income	46	47
Total gross fiduciary and related services income	35,086	33,508
Less: Expenses	16,759	17,263
Less: Net losses from fiduciary and related services	5	12
Plus: Intracompany income credits for fiduciary and related services	0	0
NET FIDUCIARY AND RELATED SERVICES INCOME	\$ 18,322	\$ 16,233

Department of Financial Institutions

State-Chartered Trust Companies

Operating as of June 30, 2021

CITY / ZIP CODE	TRUST COMPANY	ADDRESS	PHONE NUMBER	TOTAL ASSETS <i>(thousands)</i>
Dickinson 58601	American Trust Center Kathy Torske, President/CEO <i>BRANCH:</i> 401 N 4 th St, Bismarck 2201 15 th St SE, Minot 925 20 th Ave SW, Minot	140 1 st Ave W	355-4820	\$13,669
Fargo 58103	Ascensus Trust Company Brad Kraft, President Parent: Ascensus Group, LLC.	1655 43 rd St S, Ste 100	234-0207	\$175,671
Fargo 58106	Heartland Trust Company Brian Halverson, President Parent: Heartland Holding Company	1202 27 th St., Ste A	235-2002	\$2,934
Fargo 58108	Thoreson Steffes Trust Company Kelly Steffes, President	201 Broadway N Ste 400	478-3341	\$2,487

Department of Financial Institutions

State Banking Board Activities

CHANGE OF CORPORATE NAME AUTHORIZED

Dakota Heritage Bank of North Dakota, Hunter, changed name to Dakota Heritage Bank, effective 9-12-19

Aspire Financial, Fargo, changed name to Aspire Bank, effective 10-25-19

FACILITIES AUTHORIZED

First State Bank, Buxton, 509 Park Ave, Portland, ND, effective 11-17-19

First State Bank, 124 Center Ave S, Mayville, ND, effective 11-17-19

First State Bank & Trust, Williston, 105 26th St W, Williston, ND, effective 1-1-20

First State Bank & Trust, Williston, 24 Railroad Ave, Ray, ND, effective 1-1-20

First State Bank & Trust, Williston, 122 N Main St, Crosby, ND, effective 1-1-20

Bell Bank, Fargo, 320 32nd Avenue West, Ste 100, West Fargo, ND, effective 10-26-20

The Union Bank, Beulah, 106 S Ave W, Glen Ullin, ND, effective 10-30-20

First Western Bank & Trust, Minot, 4040 42nd St S, Fargo, ND, effective 11-13-20

KodaBank, Drayton, 1 Wall Street, Hamilton, ND, effective 2-26-21

Unison Bank, Jamestown, 102 N Centennial Street, Wishek, ND, effective 5-24-2021

FACILITIES RELOCATED

American Bank Center, Dickinson, 140 1st Ave W, Dickinson, to 220 1st Ave W, Dickinson, effective 9-12-19

Western State Bank, Devils Lake, 1202 28th St S, Fargo, to 5650 37th Ave S, Fargo, effective 9-16-19

Bank Forward, Hannaford, from 4302 13th Ave S, Fargo, to 4201 45th St S, Fargo, effective 5-3-21

Department of Financial Institutions

State Banking Board Activities

FACILITIES DISCONTINUED

Union State Bank of Fargo, Fargo, 3820 12th Ave NW, Fargo, effective 6-12-20

Unison Bank, Jamestown, 121 S Main, Lehr, effective 4-29-21

INTERSTATE BRANCHES AUTHORIZED

Dakota Heritage Bank, Hunter, 101 7th Street SE, Red Lake Falls, MN, effective 11-18-19

Bell Bank, Fargo, 19810 Headwaters Boulevard North, Forest Lake, MN, effective 7-6-20

Bell Bank, Fargo, 2710 E Camelback Road, Suite 100, Phoenix, AZ, effective 8-31-20

American Bank Center, Dickinson, 4130 King Avenue West, Billings, MT, effective 10-12-20

American Bank Center, Dickinson, 123 North Broadway, Billings, MT, effective 10-12-20

Bell Bank, Fargo, 201 East Superior Street, Duluth, MN, effective 12-14-20

Border Bank, Fargo, 133 Main Street North, Greenbush, MN, effective 12-14-20

Border Bank, Fargo, 202 Main Street North, Badger, MN, effective 12-14-20

Border Bank, Fargo, 605 Main Street West, Baudette, MN, effective 12-14-20

Border Bank, Fargo, 9950 Foley Boulevard NW, Coon Rapids, MN, effective 12-14-20

Border Bank, Fargo, 123 Main Street South, Clearbrook, MN, effective 12-14-20

Border Bank, Fargo, 1414 Highway 71, International Falls, MN, effective 12-14-20

Border Bank, Fargo, 150 Hill Avenue, Middle River, MN, effective 12-14-20

Border Bank, Fargo, 1083 Third Street NW, Roseau, MN, effective 12-14-20

Border Bank, Fargo, 1528 Highway 59 South, Thief River Falls, MN, effective 12-14-20

Department of Financial Institutions

State Banking Board Activities

United Valley Bank, Cavalier, 1901 Sahlstrom Drive, Crookston, MN, effective 3-19-21

Bell Bank, Fargo, 40 South 7th Street, Suite 265, Minneapolis, MN, effective 5-10-21

Bell Bank, Fargo, 8349 W Bell Road, Peoria, AZ, effective 6-14-21

INTERSTATE BRANCHES RELOCATED

United Valley Bank, Cavalier, from 107 Central Ave S, Lancaster, MN to 114 Central Ave S, Lancaster, MN, effective 7-12-21

Starion Bank, Bismarck, from 5900 Gisholt Dr, Monona, WI to 1574 West Broadway, Suite 107, Madison, WI, effective 3-29-21

MERGERS/CONSOLIDATIONS/CONVERSIONS/DISSOLUTION

Prairie Mountain Bank, Great Falls, MT merged into American Bank Center, effective 10-18-19

First National Bank and Trust, Williston converted to a state-chartered bank with trust powers, is now known as First State Bank and Trust, effective 10-25-19

Westbrand, Inc, Minot, acquired 100% of BlackRidge Financial, Inc., Ironwood, MN, and thereby control of BlackRidgeBANK, Fargo, effective 10-28-19

The First and Farmers Bank, Portland, merged into First State Bank, Buxton, effective 11-17-19

Napoleon Bancorporation, Inc., Napoleon, acquired 100% of Sargent Bankshares, Inc., and thereby control of Sargent County Bank, Forman, effective 12-30-19

Jamie Nelson acquired 55% of voting stock of McLean Bank Holding Company, Garrison, ND, which controls the Bank of Turtle Lake, Turtle Lake; Garrison State Bank and Trust, Garrison; and Farmers Security Bank, Washburn, effective 2-13-20

Citizens State Bank – Midwest, Cavalier merged into KodaBank, Drayton, effective 2-14-20

Department of Financial Institutions

State Banking Board Activities

Karen Hurwitt and the Karen R. Healy Hurwitt Trust acquired control of 25% or more of the voting stock of Lincoln Holding Company, Hankinson, ND, which controls 100% of Lincoln State Bank, Hankinson, ND, effective 6-1-20

Stock Growers Bank, Napoleon, merged into Sargent County Bank, Forman and changed the name to Stock Growers Bank, effective 9-11-20

Beartooth Bank, MT merged into American Bank Center, Dickinson, effective 10-12-20

Bank of Glen Ullin, Glen Ullin, merged into The Union Bank, Beulah, effective 10-30-20

Bank of Hamilton, Hamilton, merged into KodaBank, Drayton, effective 11-18-20

Border Bank, Greenbush, MN, merged into Union State Bank of Fargo, Fargo, effective 12-7-20

Northern Sky Bank, Crookston Minnesota, merged into United Valley Bank, Cavalier, effective 3-19-21

Security State Bank, Wishek merged into Unison Bank, Jamestown, effective 5-21-21

LOAN PRODUCTION OFFICES AUTHORIZED

Bell Bank, Fargo, 9100 Conroy Windermere Road, Suite 200, Windermere, FL, effective 7-22-19

Bell Bank, Fargo, 412 Golden Bear Court, Suite B108, Murfreesboro, TN, effective 7-24-19

Bell Bank, Fargo, 14350 N 87th St, Scottsdale, AZ, effective 8-9-19

Bell Bank, Fargo, 400 Chesterfield Center, Suite 400, St. Louise, MO, effective 9-19-19

Bell Bank, Fargo, 230 West Superior Street, Suite 400, Duluth, MN, effective 10-9-19

Bell Bank, Fargo, 329 North Main Street, Austin, MN, effective 10-10-19

Bell Bank, Fargo, 320 Tudor Court, Glencoe, IL, effective 10-11-19

Bell Bank, Fargo, 2209 Crestmoor Road, Nashville, TN, effective 10-29-19

Department of Financial Institutions

State Banking Board Activities

Bell Bank, Fargo, 351 Main Street NW, Elk River, MN, effective 10-31-19

Bell Bank, Fargo, 941 West Morse Boulevard Suite 100, Winter Park, FL, effective 11-7-19

Bell Bank, Fargo, 301 Seven Springs Way Ste 150, Brentwood, TN, effective 11-15-19

Bell Bank, Fargo, 2202 N Westshore Blvd Suite 200, Tampa, FL, effective 11-21-19

Bell Bank, Fargo, 12300 West Center Street, Wauwatosa, WI, effective 12-9-19

Bell Bank, Fargo, 12312 Olive Blvd, Suite 130 and 150, St. Louis, MO, effective 12-10-19

Bell Bank, Fargo, 2710 E Camelback Rd, Suite 100, Phoenix, AZ, effective 1-9-20

Bell Bank, Fargo, 2407 109th Ave NE, Suite 100, Blaine, MN, effective 1-21-20

Choice Financial Group, Fargo, 5302 51st Ave South, Fargo, ND, effective 1-31-20

KodaBank, Drayton, 1397 Library Circle, Unit 102, Grand Forks, ND, effective 2-28-20

Bell Bank, Fargo, 801 E. Douglas Avenue, Wichita, KS, effective 3-3-20

Bell Bank, Fargo, 212 Old Route 66, Saint Robert, MO, effective 5-11-20

Bell Bank, Fargo, 15331 W Bell Road, Suite 212, Office 31, Surprise, AZ, effective 5-27-20

Bank, Fargo, 7500 College Blvd, 5th Floor, Office 515, Overland Park, KS, effective 8-18-20

Bank, Fargo, 1990 Main Street, Suite 570, Sarasota, FL, effective 9-1-20

Bank, Fargo, 3610 Buttonwood Drive, Columbia, MO, effective 9-3-20

Bank, Fargo, 2424 Monetary Blvd, Suite 201, Hudson, WI, effective 10-22-20

Bank, Fargo, 12760 Aberdeen Street NE, Blaine, MN, effective 12-14-20

Bank, Fargo, 11671 Fountains Drive, Suite 200, Maple Grove, MN, effective 12-23-20

Department of Financial Institutions

State Banking Board Activities

Bank, Fargo, 4930 S Western Ave, Suite 100, Sioux Falls, SD, effective 1-11-21

Bank, Fargo, 1420 Market Place Drive, Suite 3, Great Falls, MT, effective 2-10-21

Bank, Fargo, 22601 N 19th Avenue, Phoenix, AZ, effective 3-4-21

Bank, Fargo, 1755 Telstart Drive, Suite 300, Colorado Springs, CO, effective 5-26-21

Bank, Fargo, 320 S Phillip Ave, Suite 201, Sioux Falls, SD, effective 6-28-21

LOAN PRODUCTION OFFICES DISCONTINUED

Bell Bank, Fargo, 230 West Superior Street, Suite 611, Duluth, MN, effective 8-31-20

Bell Bank, Fargo, 2710 E Camelback Rd, Suite 100, Phoenix, AZ, effective 9-3-20

Bell Bank, Fargo, 2266 N Prospect Ave, Milwaukee, WI, effective 9-30-20

Bell Bank, Fargo, 801 E. Douglas Avenue, Wichita, KS, effective 3-5-21

Bell Bank, Fargo, 3800 American Blvd W, Bloomington, MN, effective 6-21-21

Bell Bank, Fargo, 15331 W Bell Road, Ste 212, Office 31, Surprise, AZ, effective 6-30-21

LOAN PRODUCTION OFFICES RELOCATED

Bell Bank, Fargo, from 150 Washington Ave, Ste 201, Santa Fe, NM to 317 Paseso de Peralta, Santa Fe, NM, effective 11-1-19

Bell Bank, Fargo, from 230 W Superior St, Ste 400, Duluth, MN to 230 W Superior St, Ste 611, Duluth, MN, effective 1-14-20

Bell Bank, Fargo, from 350 Burnsville Pkwy, Ste 100, Burnsville, MN to 350 W Burnsville Pkwy, Ste 650, Burnsville, MN, effective 5-14-20

Bell Bank, Fargo, from 2202 N West Shore Blvd, Ste 200, Tampa, FL to 500 N Westshore Blvd Ste 650, Tampa, FL, effective 10-1-20

Department of Financial Institutions

State Banking Board Activities

Bell Bank, Fargo, from 9100 Conroy Windermere Rd, Ste 200, Windermere, FL, to 1939 Maguire Road, Ste 5, Windermere, FL, effective 10-31-20

DEPOSIT PRODUCTION OFFICES AUTHORIZED

Bell Bank, Fargo, 2710 E Camelback Rd, Suite 100, Phoenix, AZ, effective 1-9-19

Bell Bank, Fargo, 230 West Superior St. Ste 400, Duluth, MN, effective 10-15-19

KodaBank, Drayton, 1397 Library Circle, Unit 102, Grand Forks, ND, effective 2-28-20

DEPOSIT PRODUCTION OFFICES DISCONTINUED

Bell Bank, Fargo, 2710 E Camelback Rd, Suite 100, Phoenix, AZ, effective 9-3-20

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

REPORTING PERIOD NUMBER OF CREDIT UNIONS	12/31/19 20	12/31/20 20
Assets:		
Cash & Equivalents	\$ 297,418,225	\$ 450,788,901
Investments:		
Total Investments	\$ 557,495,720	\$ 767,923,531
Loan & Leases:		
Loans Held For Sale	\$ 13,677,732	\$ 36,857,414
Real Estate Loans	\$ 1,306,782,310	\$ 1,369,176,877
Unsecured Loans	\$ 71,143,468	\$ 89,169,000
Other Loans	\$ 1,163,708,439	\$ 1,120,238,506
Total Loans	\$ 2,541,634,217	\$ 2,578,584,383
Less: Allowance for Loan & Lease Losses	\$ (32,352,003)	\$ (33,904,883)
Land and Building	\$ 82,681,190	\$ 84,945,130
Other Fixed Assets	\$ 10,188,379	\$ 10,745,397
NCUSIF Deposit	\$ 26,875,778	\$ 30,167,287
All Other Assets	\$ 98,075,478	\$ 94,022,341
Total Assets	\$ 3,595,694,716	\$ 4,020,129,501
Liabilities & Capital		
Dividends Payable	\$ 3,882,840	\$ 1,727,127
Notes & Interest Payable	\$ 2,500,000	\$ 7,504,833
Accounts Payable and Other Liabilities	\$ 21,320,530	\$ 25,282,481
Total Liabilities	\$ 27,703,370	\$ 34,514,441
Share Drafts	\$ 823,635,407	\$ 1,013,511,161
Regular Shares	\$ 828,196,217	\$ 992,412,313
All Other Shares and Deposits	\$ 1,439,366,281	\$ 1,463,208,886
Total Shares and Deposits	\$ 3,091,197,905	\$ 3,469,132,360
Regular Reserves	\$ 78,946,476	\$ 80,321,049
Other Reserves	\$ 59,488,318	\$ 68,467,629
Undivided Earnings	\$ 338,358,647	\$ 367,694,022
Total Equity	\$ 476,793,441	\$ 516,482,700
Total Liabilities, Shares and Equity	\$ 3,595,694,716	\$ 4,020,129,501

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

REPORTING PERIOD	12/31/2019	12/31/2020
NUMBER OF CREDIT UNIONS	20	20
Income & Expense		
Loan Income	\$ 130,672,358	\$ 125,212,513
Investment Income	\$ 16,934,002	\$ 14,734,693
Other Income	\$ 36,266,795	\$ 50,955,812
Total Employee Compensation & Benefits	\$ 74,043,019	\$ 80,332,258
Total Other Operating Expenses	\$ 49,110,312	\$ 50,561,140
Non-operating Income & (Expense)	\$ 1,687,224	\$ 575,928
NCUSIF Stabilization Income	\$ -	\$ -
Provision for Loan/Lease Losses	\$ 5,189,560	\$ 8,998,269
Cost of Funds	\$ 23,864,105	\$ 20,885,092
Net Income (Loss) Before NCUSIF Stabilization Expense	\$ 33,353,383	\$ 30,702,187
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums	\$ -	\$ -
Net Income (Loss)	\$ 33,353,383	\$ 30,702,187

Department of Financial Institutions

Trend of Selected Financial Items

State-Chartered Credit Union

(in thousands of dollars)

YEAR END	2014	2015	2016	2017	2018	2019	2020
Number of Credit Unions	21	21	21	21	21	20	20
Total Assets	\$2,849,730	\$2,950,250	\$3,058,994	\$3,287,309	\$3,419,769	\$3,595,694	\$4,020,130
Total Loans	\$2,029,928	\$2,151,984	\$2,201,067	\$2,347,687	\$2,467,076	\$2,541,634	\$2,578,584
Total Investments	\$455,562	\$435,194	\$454,851	\$514,805	\$521,405	\$557,496	\$767,924
Reserves	\$68,283	\$69,822	\$71,136	\$72,694	\$72,044	\$78,946	\$80,321
Undivided Earnings	\$223,634	\$252,560	\$277,784	\$293,976	\$312,114	\$338,359	\$367,694
Shares/Deposits	\$2,477,416	\$2,558,150	\$2,632,559	\$2,791,813	\$2,941,054	\$3,091,198	\$3,469,132
Dividends/Interest on Deposits	\$8,665	\$8,849	\$9,943	\$12,286	\$15,257	\$23,545	\$20,781

Department of Financial Institutions

State-Chartered Credit Union

Operating as of June 30, 2021

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS <small>(thousands)</small>
Bismarck 58502	Capital CU Vance Reinbold, President <i>Branch:</i> 131 W Main St, Beulah 310 N 11 th St, Bismarck 835 S Washington St, Bismarck 1550 Burnt Boat Dr, Bismarck 3103 Yorktown Dr, Bismarck 4900 13 th Ave S, Fargo 3216 Veterans Blvd, Fargo 145 Main St E, Hazen 600 E Main St, Mandan 316 Main Ave, New Salem	Box 2096	255-0042	\$658,872
Bismarck 58502	VUE Community CU Steven DeLap, President <i>Branch:</i> 1655 N Grandview Ln Ste 106, Bismarck	Box 2336	223-6533	\$78,922
Edgeley 58433	Dakota Plains CU Jeanne M. Witt, President <i>Branch:</i> 120 1 st St N, Ellendale 204 3rd Ave, Enderlin 118 Fowler St, Sheldon	Box 248	493-2334	\$87,717
Fargo 58108	City and County Employees CU Dawn Rognlien, Manager	Box 2772	237-4493	\$16,087
Fargo 58102	Freedom Community CU Mary Hagen, Manager <i>Branch:</i> 4505 47 th Ave S, Fargo	2940 N University Dr	232-0828	\$30,828

Department of Financial Institutions

State-Chartered Credit Union

Operating as of June 30, 2021

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS <small>(thousands)</small>
Fargo 58108	United Savings CU James Schaeffbauer, CEO <i>Branch:</i> 2401 45 th St S, Fargo <i>Interstate Branch:</i> 1407 Hwy 10, Dilworth, MN 1121 US Hwy 10 E, Detroit Lakes, MN	1001 1 st Ave N	235-2832	\$79,904
Flasher 58535	Flasher Community CU Darla Schafer, Manager	Box 266	597-3391	\$13,802
Grand Forks 58201	Area Community CU Lonny Nygren, Manager	2800 S Washington	772-2690	\$27,411
Grand Forks 58206	Med Park CU Cheryl Malm, Manager	Box 6002	780-5733	\$19,827
Jamestown 58402	First Community CU Stephen Schmitz, President <i>Branch:</i> 204 Main St, Bisbee 425 N 4 th St, Bismarck 3201 Weiss Ave, Bismarck 1117 Hwy 2 E, Devils Lake 4521 19 th Ave S, Fargo 5201 42 nd St S, Fargo 1404 12 th Ave N, Fargo 1115 Dakota Dr, Fort Totten 3351 32 nd Ave S, Grand Forks 334 Main Ave S, Hankinson 606 25 th St SW, Jamestown 111 9 th St SW, Jamestown 200 N Main Ave, Lakota 217 Towner Ave, Larimore 302 5 th Ave, Milnor 97 Broadway, Napoleon 512 Washington Ave, Northwood 103 N 7 th St, Oakes 213 Park Ave, Portland	Box 2180	252-0360	\$1,037,680

Department of Financial Institutions

State-Chartered Credit Union

Operating as of June 30, 2021

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS <small>(thousands)</small>
Jamestown	First Community CU (Continued) 230 Foussard Ave SW, St John 202 Mitchell Ave N, Steele 115 5 th Ave NE, Valley City 1601 Wheatland Rd, Wahpeton 1307 Beaver Ave, Wishek Interstate Branch: 428 Bygland Rd SE, East Grand Forks, MN 218 N Broadway, Crookston, MN 116 W Broadway, Climax, MN			
Kulm 58456	Hometown CU Harold Hagen, Manager Branch: 102 Main St E, Ashley 341 Main St, Hazelton 109 N McDougal Dr, Lincoln	Box 310	647-2448	\$163,500
LaMoure 58458	LaMoure CU Eric Musland, Manager	Box 178	883-5241	\$30,644
Lisbon 58054	Lisbon Farmers Union CU Dan Wagner, Manager	Box AB	683-2296	\$4,379
Maddock 58348	North Star Community CU Bob Herrington, CEO Branch: 612 Main St, Bottineau 310 Main St E, Butte 202 Division Ave S, Cavalier 1324 Hwy 2 E, Devils Lake 1225 Hill Ave, Grafton 210 Summit Dr, Minot 1819 S Broadway, Minot 241 Hwy 2 SE, Rugby 200 Main St N, Ste 1, Tolna 111 Main St N, Velva 386 Main St, Willow City	Box 10	438-2222	\$372,274

Department of Financial Institutions

State-Chartered Credit Union

Operating as of June 30, 2021

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS <small>(thousands)</small>
Mandan 58554	Railway CU Paul Brucker, CEO <i>Branch:</i> 112 S 24 th St, Bismarck 300 1 st St SW, Mandan	1006 E Main St	667-9500	\$143,532
Minot 58702	Town and Country CU Jeremiah Kossen, President <i>Branch:</i> 815 25 th St S, Fargo 801 Broadway N, Fargo 1501 32 nd Ave S, Fargo 5181 38 th St S, Fargo 108 N Central Ave, Kenmare 1525 24 th Ave SW, Minot 3630 S Broadway Ste B, Minot 120 12 th Ave SE, Stanley 925 14 th Ave E, West Fargo 3342 Sheyenne St, West Fargo	Box 2046	852-2018	\$588,538
New Rockford 58356	Community CU Barbara Messmer, Manager <i>Branch:</i> 1115 11 th St N, Carrington 86 Main Ave S, Fessenden	20 N 1 st St	947-5011	\$187,325
Page 58064	Elm River CU Erin Olstad, Manager <i>Branch:</i> 120 Spruce St, Kindred	Box 33	668-2224	\$32,460

Department of Financial Institutions

State-Chartered Credit Union

Operating as of June 30, 2021

CITY / ZIP CODE	CREDIT UNION	ADDRESS	PHONE NUMBER	TOTAL ASSETS <small>(thousands)</small>
Watford City 58854	Dakota West CU Jeff Meyer, CEO <i>Branch:</i> 211 1 st Ave SW, Bowman 115 Main St, Grenora 202 E Main, Mohall 900 Main St, New England 105 E Ave, New Town 118 Main St, Turtle Lake 1187 Border Lane, Washburn	Box 1496	444-6484	\$288,281
Williston 58802	Western Cooperative CU Melanie Stillwell, CEO <i>Branch:</i> 60 2 nd St NE, Beach 290 15 th St W, Dickinson 721 State Ave N, Dickinson 107 S Main St, Glen Ullin 701 Main St, Hebron 10 Main St, Ray 6714 Hwy 40 S, Tioga 215 Washington Ave, Williston	Box 2237	572-4000	\$402,593

Department of Financial Institutions

State Credit Union Board Activities

BRANCHES AUTHORIZED

Town and Country Credit Union, Minot, 1525 24th Ave SW, Minot, effective 9-6-19

North Star Community Credit Union, Maddock, 1695 US Hwy 2, Devils Lake, ND, effective 3-31-20

BRANCHES DISCONTINUED

First Community Credit Union, Jamestown, 1215 No. 42nd St, Grand Forks, ND, effective 12/31/20

Department of Financial Institutions
Collection Agencies
592 Licensed Companies
As of June 30, 2021

A.A.A. Collections Inc, Sioux Falls, SD
A.G. Adjustments Ltd, Melville, NY
A.R.C. Accounts Recovery (USA) Corporation LLC dba A.R.C. Accounts Recovery (USA) LLC, Burlington, Ontario, Canada
A.R. Audit Services Inc dba A.R.M.S, LLC, Bismarck, ND
A.R.M. Solutions Inc, Camarillo, CA
AA Recovery Solutions Inc, Clearwater, FL
ABC-Amega Inc dba American Bureau of Collections, Buffalo, NY
Ability Recovery Services LLC, Dupont, PA
Absolute Resolutions Corporation, 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 Limited, Mumbai, India
Account Control Systems Inc, Montvale, NJ
Account Control Technology Inc, Mason, OH
Account Resolution Group LLC, Bakersfield, CA
Account Services Collections Inc dba Account Services, San Antonio, TX
Accounts Management Inc dba AMI, Sioux Falls, SD
Accounts Receivable Automated Solutions Inc, Troy, AL
Action Financial Services LLC, Medford, OR
Activate Financial LLC, San Diego, CA
Ad Astra Recovery Services Inc, Wichita, KS
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 Technologies LLC, Johnson City, TN
Advanced Financial Company, Carlsbad, CA
Affiliate Asset Solutions LLC, Peachtree Corners, GA
Affirm Inc, San Francisco, CA
Afni Inc, Bloomington, IL
AIS Recovery Solutions LLC, Irving, TX
Allgate Financial LLC, Evanston, IL
Alliance Collection Agencies Inc, Marshfield, WI
AllianceOne Receivables Management Inc, Treviso, PA
Alliant Capital Management LLC, Buffalo, NY
Allied Account Services Inc, Bellmore, NY
Allied Collection Services Inc dba ACSI, Las Vegas, NV
Allied International Credit Corp (US), Richmond, VA
Allied Interstate LLC, Plymouth, MN

Department of Financial Institutions
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As of June 30, 2021

Allsectech Inc, Irving, TX
Alltran Financial LP, Houston, TX
Ally Servicing LLC, Detroit, MI
Alpha Recovery Corp, Centennial, CO
Alternative Collections LLC dba Asset Compliant Solutions, Williamsville, NY
Altus Receivables Management Inc, Kenner, LA
ALW Sourcing LLC, Newark, DE
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 Profit Recovery Inc, Farmington Hills, MI
American Recovery Service Incorporated, Thousand Oaks, CA
Americollect Inc, Manitowoc, WI
Amerisave Mortgage Corporation dba Amerisave Wholesale Mortgage Solutions,
Atlanta, GA
Amsher Collection Services Inc, Hoover, AL
AP Account Services LLC, San Antonio, TX
Apelles LLC, Columbus, OH
Aqua Finance Inc, Wausau, WI
ARC Management Group LLC, Kennesaw, GA
Arcon Credit Solutions LLC, Woodbury, MN
Argentic Services Company LP, Plano, 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 Solutions LLC, Des Plaines, IL
Asset Resolution Corporation, Louisville, KY
AssetCare LLC, Sherman, TX
Associated Credit Services Inc, Westborough, MA
Astra Business Services Private Limited, Noida, India
ATG Credit LLC, Chicago, IL
Atlantic Credit & Finance Inc, Roanoke, VA
Atlantic Recovery Solutions LLC, Getzville, NY
Atradius Collections Inc, Downes Grove, IL
Audit Systems Inc, Largo, FL
Audubon Solutions LLC dba Titan Portfolio Management, Getzville, NY

Department of Financial Institutions
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As of June 30, 2021

Automated Collection Services Inc, Nashville, TN
Auxilior Capital Partners Inc, Plymouth Meeting, PA
Avant LLC, Chicago, IL
Axiom Acquisition Ventures LLC, Tampa, FL
Axis Financial Services Inc, Carlsbad, CA
BARR Credit Services Inc, Tucson, AZ
BC Services Inc, Longmont, CO
BCA Financial Services Inc, Miami, FL
Bell & Williams Associates Inc, Windham, NH
Benuck & Rainey Inc, Lee, NH
Berlin-Wheeler Inc, Topeka, KS
Bootstrap Servicing Inc dba Bootstrap Inc, San Francisco, CA
Brennan & Clark Ltd LLC, Villa Park, IL
Bridgecrest Credit Company LLC dba Go Financial, Mesa, AZ
Brown & Joseph LLC dba Recovery Partners, Itasca, IL
Bull City Financial Solutions Inc, Durham, NC
Bureaus Investment Group Portfolio No. 15 LLC, Northbrook, IL
Business Revenue Systems Inc, Fort Wayne, IN
BYL Collection Services LLC, West Chester, PA
C.S.T. Co dba CST Collections Inc, Louisville, KY
C.S.T. Co dba CST Commercial Collections Inc dba CST Worldwide Inc, Dallas, TX
C2C Resources LLC, Atlanta, GA
CACH LLC, Las Vegas, NV
CACV of Colorado LLC, Las Vegas, NV
Caine & Weiner Company Inc, Sherman Oaks, CA
Caliber Home Loans Inc, Coppell, TX
Capgemini Business Services USA LLC, El Paso, TX
Capio Partners LLC, Sherman, TX
Capital Accounts LLC, Franklin, TN
Capital Collection Management LLC dba CCM, Syracuse, NY
Capital Management Services LP, Buffalo, NY
Capital One Services LLC, McLean, VA
CardWorks Servicing LLC, Woodbury, NY
Carson Smithfield LLC, Woodbury, NY
Cascade Capital Funding LLC, Petaluma, CA
Cascade Capital LLC, Petaluma, CA
Cascade Receivables Management LLC, Petaluma, CA
Cavalry Investments LLC, Valhalla, NY
Cavalry Portfolio Services LLC, Valhalla, NY
Cavalry SPV I LLC, Valhalla, NY
Cavalry SPV II LLC, Valhalla, NY

Department of Financial Institutions
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Cawley & Bergmann LLC, Newark, NJ
CBE Customer Solutions Inc dba Paragon Solutions Inc, Cedar Falls, IA
CCB Credit Services Inc, Springfield, IL
CCS Commercial LLC dba Credit Collection Services Commercial, Norwood, MA
Cedars Business Services LLC, Calabasas, CA
Central Portfolio Control Inc, Minnetonka, MN
Central Research Inc, Lowell, AR
Ceteris Asset Solutions LLC, Media, PA
Ceteris Portfolio Services LLC dba SRA Associates dba North Shore Agency, Mt Laurel, NJ
CF Medical LLC, Las Vegas, NV
CFAM Financial Services LLC, Dallas, TX
Check Control Inc, Bismarck, ND
CKS Prime Investments LLC, Chesapeake, VA
ClearGage LLC, Tampa, FL
Client Services Inc, St Charles, MO
CMRE Financial Services Inc, Brea, CA
Coast Professional Inc, Geneseo, NY
Coast to Coast Financial Solutions Inc, Thousand Oaks, CA
Coastal Settlement Recovery Inc, Orange, CA
Cognizant Mortgage Services Corporation, Irving, TX
Collection Bureau Incorporated dba CBI Collections Inc, Nampa, ID
Collection Bureau of America Ltd, Hayward, CA
Collection Bureau of Fort Walton Beach Inc, Fort Walton Beach, FL
Collection Bureau of the Hudson Valley Inc, Newburgh, NY
Collection Bureau Services Inc dba Autopay of Montana dba Autocheck of Montana, Missoula, MT
Collection Management Company dba Credit Management Company, Pittsburgh, PA
Collection Specialists International Inc, Show Low, AZ
Collections Acquisition Company Inc dba Payliance, Columbus, OH
Collins Asset Group LLC, Austin, TX
Columbia Debt Recovery LLC dba Genesis Credit Management, Everett, WA
Commercial Services Group Inc, Louisville, KY
Commonwealth Financial Systems Inc, Dickson City, PA
Complete Payment Recovery Services Inc, St. Petersburg, FL
Computer Credit Inc, Winston-Salem, NC
Concentrix Daksh Services India Private Limited, Gurgaon, Haryana, India
Concentrix Daksh Services Philippines Corporation, Quezon City, Philippines
Concord Servicing Corporation dba Blackwell Recovery, Scottsdale, AZ
Constar Financial Services LLC, Phoenix, AZ
Constar International LLC, Phoenix, AZ

Department of Financial Institutions
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Continental Recovery Services dba Continental Recovery Services Corp dba CRF Solutions, Simi Valley, CA
Continental Service Group Inc dba ConServe, Fairport, NY
Contract Callers Inc, Augusta, GA
Contract Resolve Group LLC, Seagoville, TX
Convergent Commercial Inc, White Plains, NY
Convergent Healthcare Recoveries Inc, Peoria, IL
Convergent Outsourcing Inc, Renton, WA
Core Recoveries LLC, Louisville, KY
Credence Resource Management LLC, Dallas, TX
Credico Inc dba Royce Credit Adjusters dba Credit Collections Bureau, Bismarck, ND
Credit Associates Inc, Great Falls, MT
Credit Bureau of Bismarck Inc dba Professional Check Services, Bismarck, ND
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, Hazelwood, MO
Credit Corp Solutions Inc, Draper, UT
Credit Management Control Inc, Green Bay, WI
Credit Management LP, Plano, TX
Credit Service Company Inc, Colorado Springs, CO
Credit Service Company Inc dba Agnew Partners of Montana, Billings, MT
Credit Service International Corporation dba CSI Credit Service Intl, Hudson, WI
Credit Solutions LLC, Lexington, KY
Credit Systems International Inc, Fort Worth, TX
Credit World Services Inc, Shawnee Mission, KS
CSC Logic Inc, Plano, TX
CU Recovery Inc, Wyoming, MN
D & A Services LLC, Des Plaines, IL
DCI Credit Services Inc, Dickinson, ND
DCM Services LLC, Richfield, MN
De Lage Landen Financial Services Inc dba ProHealth Capital, Wayne, PA
Debt Recovery Solutions LLC, Syosset, NY
Debtsy Inc, New York, NY
Dedicated Commercial Recovery Inc, Roseville, MN
Dell Financial Services LLC, Round Rock, TX
Delta Management Associates Inc dba DMA Inc, Chelsea, MA
Delta Management Group Inc dba Delta Recovery Services, St Paul, MN
Diversified Adjustment Service Inc, Coon Rapids, MN
Diversified Recovery Bureau LLC, W Seneca, NY
Dividend Solar Finance LLC, San Francisco, CA

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Divine and Service LP dba Divine and Service LTD, Austin, TX
DivvyPay Inc, Draper, UT
DLL Finance LLC, Johnston, IA
DNF Associates LLC, Getzville NY
DTG Holdings Inc dba Access Receivables Management, Hunt Valley, MD
Dyck-ONeal Inc, Dallas, TX
Dynamic Recovery Solutions LLC, Greenville, SC
Eastern Account System of Connecticut Inc, Danbury, CT
eCAST Settlement Corporation, New York, NY
EdAid Limited, New York, NY
EGS Financial Care Inc, Irvine, CA
Emergency Planning Management Inc dba EPM, Arden Hills, MN
EMVLP II LLC, Bloomington, IL
Encore Advantage LLC, San Diego, CA
Encore Receivable Management Inc, Lake Mary, FL
Enhanced Recovery Company LLC dba Enhanced Resource Centers dba ERC,
Jacksonville, FL
EOS USA Inc dba EOS CCA, Norwell, MA
Estate Information Services LLC dba EIS Collections, Gahanna, OH
Euler Hermes Collections North America Company, Owings Mills, 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 Limited, 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, Beltsville, MD
Fairway Capital Recovery LLC, Cincinnati, OH
FCI Lender Services Inc, Anaheim Hills, CA
Financelt Inc, Toronto, Ontario
Financial Asset Management Systems Inc, Woodstock, GA
Financial Assistance Inc, Bellevue, WA
Financial Business and Consumer Solutions Inc dba FBCS, Hatboro, PA
Financial Corporation of America, Austin, TX
Financial Recovery Services Inc, Edina, MN
FinFit Ops LLC dba FinFit, Virginia Beach, VA
First Collections Inc dba First Check dba Advance Receivable Solutions,
Grand Forks, ND
First Credit Services Inc dba Accounts Receivable Technologies, Piscataway, NJ

Department of Financial Institutions
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First Financial Asset Management Inc, Norcross, GA
First Investors Servicing Corporation dba FISC Corporation, Atlanta, GA
First National 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
FMA Alliance Ltd dba FMA Alliance LP, Houston, TX
FMS Inc, Tulsa, OK
Franklin Collection Service Inc, Tupelo, MS
Franklin Credit Management Corporation, Jersey City, NJ
Frontline Asset Strategies LLC, Roseville, MN
Frost-Arnett Company, Nashville, TN
Full Circle Financial Services LLC, Tampa, FL
Fundbox Inc, San Francisco, CA
G&G Organization LTD dba PFS Group, Houston, TX
Galaxy Capital Recoveries LLC, Atlanta, GA
Gatestone & Co International Inc, Phoenix, AZ
Gateway One Lending & Finance LLC, Anaheim, CA
GC Services International LLC, Houston, TX
GC Services Limited Partnership, Houston, TX
General Revenue Corporation, Mason, OH
General Service Bureau Inc, Omaha, NE
Genesis FS Card Services Inc, Beaverton, OR
Genpact Collections LLC, Wilkes-Barre, PA
Genpact Services LLC, New York, NY
Gila LLC dba Municipal Services Bureau, Horseheads, NY
Glass Mountain Capital LLC dba GMC Credit Services, Schaumburg, IL
Global Credit & Collection Corporation, Chicago, IL
Goldman Walker LLC dba Goldman Walker and DiMarco, Tucson, AZ
Granada Services Pvt Ltd, Noida, India
Grand Vacations Services LLC, Orlando, FL
Greenberg Grant & Richards Inc, Houston, TX
Gulf Coast Collection Bureau Inc, Sarasota, FL
H & R Accounts Inc, Moline, IL
Halsted Financial Services LLC, Skokie, IL
Happy Money Inc, Tustin, CA
Harris & Harris Ltd, Chicago, IL
Harvard Collection Services LLC, Chicago, IL
Healthcare Revenue Recovery Group LLC dba HRRG dba ARS Account Resolution
Services, Sunrise, FL
Helvey & Associates Inc, Warsaw, IN

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Holiday Inn Club Vacations Incorporated, Orlando, FL
Hollis Cobb Associates Inc dba Patient Accounts Bureau dba Bonded Collection
Corporation of Illinois, Duluth, GA
Hospital Services Inc, Bismarck, ND
HOVG LLC dba Bay Area Credit Service LLC, Norcross, GA
HS Financial Group LLC, Cleveland, OH
HTX Realty Inc, 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
IBM Business Services Inc, Quezon City, Philippines
Icon Equities LLC, Bloomington, MN
ICT Accounts Receivable Management Inc, Fayetteville, NC
iEnergizer IT Services Private Limited, Noida, India
Immediate Credit Recovery Inc dba ICR dba ICR Inc, Poughkeepsie, NY
InDebted USA Inc, O'Fallon, MO
Infosys BPM Limited, Bangalore, India
Ingenuity RM LLC, Bismarck, ND
Innovate Loan Servicing Corporation dba Innovate Auto Finance, Fort Worth, TX
Integral Recoveries Inc, Englewood, CO
International Computer Systems Inc dba FC-Services dba First Collection Services,
Mabelvale, AR
Interstate Credit Control dba Negotium, Eden Prairie, MN
Investinet LLC, Greenville, SC
Ironsides LLC, Hutchinson, KS
J.M. Adjustment Services LLC, Sterling Heights, MI
Javitch Block LLC, Cleveland, OH
JCAP Funding LLC, St Cloud, MN
Jefferson Capital Systems LLC, St. Cloud, MN
JHPDE Finance I LLC, Hazelwood, MO
JHPDE SPV II LLC, Hazelwood, MO
JNR Adjustment Company Inc, Plymouth, MN
Johnson & Rountree Premium Inc, San Diego, CA
Jonathan Neil & Associates Inc, Tarzana, CA
JP Recovery Services Inc, Rocky River, OH
Kashable LLC, New York, NY
Kinum Inc, Virginia Beach, VA
L J Ross Associates Inc, Jackson, MI
Lamont Hanley & Associates Inc, Manchester, NH

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LCS Financial Services Corporation dba LCS Financial dba LCS Financial Services,
Centennial, CO
LendingPoint LLC, Kennesaw, GA
Libertas Funding LLC, Greenwich, CT
Liberty Lending LLC, New York, NY
Life Line Billing Systems LLC dba LifeQuest Services, Wautoma, WI
Linebarger Goggan Blair & Sampson LLP, Austin, TX
Lippman Recupero LLC, Tucson, AZ
Loan Science LLC, Austin, TX
Lockhart Morris & Montgomery Inc, Richardson, TX
LOGICOLL LLC, Lombard, IL
LTD Financial Services LP, Houston, TX
LVNV Funding LLC, Las Vegas, NV
Lyon Collection Services Inc, New York, NY
Macordia LLC dba Graystone Partners LLC, Tucson, AZ
Mammoth Tech Inc dba Credit Adjustments Inc, Defiance, OH
Marlette Servicing LLC dba Best Egg, Wilmington, DE
McCarthy Burgess & Wolff Inc, Cleveland, OH
Media Collections Inc dba Joseph, Mann & Creed, Twinsburg, OH
Medical Data Systems Inc dba Medical Revenue Service, Vero Beach, FL
MediCredit Inc, Columbia, MO
Mercantile Adjustment Bureau LLC, Williamsville, NY
Mercedes-Benz Financial Services USA LLC, Farmington Hills, MI
Merchants & Medical Credit Corporation Inc dba M & M Audit Service, Flint, MI
Merchants Association Collection Division Inc dba Sherloq Financial, Tampa, FL
Merchants Credit Guide Company, Chicago, IL
Meridian Financial Services Inc, Asheville, NC
Messerli & Kramer PA, Plymouth, MN
Metacorp LLC, Lockport, NY
Michael Andrews & Associates LLC, Southfield, MI
Mid-South Adjustment Co Inc, Little Rock, AR
Midland Credit Management Inc, San Diego, CA
Midland Funding LLC, San Diego, CA
Midland Funding NCC-2 Corporation, San Diego, CA
Midwest Credits Inc, Aberdeen, SD
MiraMed Revenue Group LLC, Lombard, IL
Mirand Response Systems Inc, Houston, TX
Monarch Recovery Management Inc, Bensalem, PA
Morgan Cohen & Bach LLC, Tucson, AZ
Mountain Run Solutions LLC, Orem, UT
MRC Receivables Corporation, San Diego, CA

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MRS BPO LLC dba MRS Associates, Cherry Hill, NJ
MS Services LLC dba Mountain States Adjustment, Casper, WY
N.A.R. Inc dba North American Recovery, West Valley City, UT
National Collection Systems Inc dba National Credit Management, St Louis, MO
National Commercial Services, Van Nuys, CA
National Credit Adjusters LLC, Hutchinson, KS
National Credit Services Inc dba NCSI of WA, Bothell, WA
National Credit Systems Inc dba NCS Apartment Collections, Atlanta, GA
National Creditors Connection Inc dba NCCI, Lake Forest, CA
National Enterprise Systems Inc dba Ohio NES, Solon, OH
National Recoveries Inc, Ham Lake, MN
National Recovery Solutions LLC dba New York National Recovery Solutions LLC,
Lockport, NY
Nationstar Mortgage LLC dba Champion Mortgage dba Mr. Cooper, Dallas, TX
Nationwide Capital Services LLC dba Structured Settlement, Henderson, NV
Nationwide Credit Corporation dba NCC, Alexandria, VA
Nationwide Credit Inc, Ft Washington, PA
Nationwide Recovery Service Inc, Cleveland, TN
Nationwide Recovery Systems Ltd, Tyler, TX
NCB Management Services Inc, Trevoise, PA
NetCredit Loan Services LLC, Chicago, IL
New Credit America LLC, Portland, OR
New Falls Corporation, Newton Falls, OH
Northstar Location Services LLC, Cheektowaga, NY
Northwood Asset Management Group LLC, Williamsville, NY
NPAS Inc, Louisville, KY
NPAS Solutions LLC, Louisville, KY
NRA Group LLC dba National Recovery Agency, Harrisburg, PA
Ocwen Business Solutions Inc, Pasay City, Philippines
Ocwen Financial Solutions Private Limited, Bangalore, India
Ocwen USVI Services LLC, St Croix, Virgin Islands
ODK Capital LLC, Arlington, VA
Oliphant Financial LLC, Sarasota, FL
Oliphant USA LLC, Sarasota, FL
Omega RMS LLC, Parkville, MO
One Advantage LLC, Belleville, IL
OneMain Consumer Loan Inc, Evansville, IN
ONLINE Information Services Inc dba ONLINE Collections, Winterville, NC
Oportun Inc, San Carlos, CA
Opportunity Financial LLC, Chicago, IL
Optimum Outcomes Inc, Raleigh, NC

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Optio Solutions LLC dba QCS dba Qualia Collection Services, Petaluma, CA
Outsourcepartners International Private Limited, Bangalore Karnataka, India
Pacific Point Services LLC, Carlsbad, CA
Palisades Collection LLC, Englewood Cliffs, NJ
Paragon Asset Recovery Services LLC dba Deductible Recovery Group dba
JDWarren, Coraopolis, PA
Paramount Recovery Systems LP dba Paramount Recovery Systems, Waco, TX
Payment Resolution Services LLC, Franklin, TN
Peak Professionals Inc, Rolling Meadows, IL
Pendrick Capital Partners II LLC, Alexandria, VA
Pendrick Capital Partners LLC, Alexandria, VA
Penn Credit Corporation, Harrisburg, PA
Performant Recovery Inc, Livermore, CA
Peritus Portfolio Services II LLC, Irving, TX
Pharus Funding LLC, Scottsdale, AZ
Phillips & Cohen Associates Ltd, Wilmington, DE
Phoenix Financial Services LLC dba Indiana Resolution Group LLC, Indianapolis, IN
Pinnacle Credit Services LLC, Las Vegas, NV
Pinnacle Recovery Inc, Carlsbad, CA
Pioneer Credit Recovery Inc, Arcade, NY
Pioneer Military Credit LLC, Kansas City, MO
Plaza Services LLC, Atlanta, GA
Portfolio Recovery Associates LLC, Norfolk, VA
PRA Receivables Management LLC, Norfolk, VA
Premiere Credit of North America LLC, Indianapolis, IN
Prince-Parker & Associates Inc, Charlotte, NC
Procollect Services LLC dba PCSC, Minot, ND
Prodigy Finance Limited, Carnaby London, United Kingdom
Professional Account Management LLC, Milwaukee, WI
Professional Account Services Inc dba Community Account Services Inc, Antioch, TN
Professional Bureau of Collections of Maryland Inc, Greenwood Village, CO
Professional Finance Company Inc dba PFC USA, Greeley, CO
Professional Placement Services LLC, Milwaukee, WI
Professional Service Bureau Inc, Anoka, MN
Prosper Marketplace Inc, San Francisco, CA
PYOD LLC, Las Vegas, NV
R.A. Rogers Inc, Crofton, MD
R.M. Galicia Inc dba Progressive Management Systems, West Covina, CA
R.T.R. Financial Services Inc, Staten Island, NY
Rabo AgriFinance LLC, Chesterfield, MO
Radius Global Solutions LLC, Edina, MN

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Range Credit Bureau Inc, Hibbing, MN
Rauch Milliken International Inc, Metairie, LA
Rausch Sturm LLP, Brookfield, WI
Ray Klein Inc dba Professional Credit Service dba Professional Credit, Springfield, OR
RAzOR Capital LLC, Bloomington, MN
Real Time Resolutions Inc, Dallas, TX
Receivables Management Partners LLC dba RMP Services, Indianapolis, IN
Receivables Outsourcing LLC, Timonium, MD
Receivables Performance Management LLC dba RPM Collections, Lynnwood, WA
Recovery Management Solutions LLC, Cheektowaga, NY
Recovery Services International Inc, Wilmington, DE
Red River Collections Inc, Fargo, ND
Red Target LLC, Harrington, DE
Reliant Capital Solutions LLC, Gahanna, OH
Remex Inc, Princeton, NJ
RentDebt Automated Collections LLC, Nashville, TN
Republic Equity Credit Services Inc, Chicago, IL
Resurgent Acquisitions LLC, Las Vegas, NV
Resurgent Capital Services LP dba Resurgent Mortgage Servicing, Greenville, SC
Resurgent Receivables LLC, Las Vegas, NV
Revco Solutions Inc, Jacksonville, FL
Revenue Assistance Corporation dba Revenue Group, Cleveland, OH
Revenue Enterprises LLC, Aurora, CO
Reverse Mortgage Solutions Inc, Houston, TX
Reviver Financial LLC, Hutchinson, KS
RevSolve Inc, Scottsdale, AZ
RGS Financial Inc, Richardson, TX
Riverview Law Office PLLC, Sauk Rapids, MN
RMS – Recovery Management Services Inc, Warrenville, IL
Roadrunner Account Services LLC, Irving, TX
RockLoans Marketplace LLC dba RocketLoans, Detroit, MI
Rodenburg Group Inc dba RGI Recovery, Fargo, ND
Rushmore Service Center LLC, Sioux Falls, SD
Sagamore Hill LLC, Dallas, TX
Sage Capital Recovery LLC dba Sage Advisors NJ, Cherry Hill, NJ
Salary Finance Inc, Boston, MA
Santander Consumer USA Inc dba RoadLoans dba Chrysler Capital, Dallas, TX
SARMA Collections Inc dba SARMA Recovery Management Services, San Antonio, TX
Scratch Services LLC, San Francisco, CA
Seattle Service Bureau Inc dba National Service Bureau, Bothell, WA
Second Round Limited Partnership dba Second Round LP, Austin, TX

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Second Round Sub LLC, Duluth, GA
Security Credit Services LLC dba EquiPro Investments LLC, Oxford, MS
Select Portfolio Servicing Inc, West Valley City, UT
Sentry Credit Inc dba Stewart, Mathis and Associates, Everett, WA
Sequium Asset Solutions LLC, Marietta, GA
Sequoia Concepts Inc dba Sequoia Financial Services, Agoura Hills, CA
Service Finance Company LLC, Boca Raton, FL
SF ARLO LLC, Bloomington, IL
SG Equipment Finance USA Corp, Jersey City, NJ
SIMM Associates Inc, Newark, DE
Sitel ARM Corp, Miami, FL
Siwell Inc dba Capital Mortgage Services of Texas, Lubbock, TX
SLK Global Philippines Inc, Muntinlupa City, Philippines
SN Servicing Corporation, Baton Rouge, LA
Snap Finance LLC, West Valley City, UT
SoFi Lending Corp dba SOFI, Cottonwood Heights, UT
Solar Service Experts LLC dba Energy Service Experts, Houston, TX
Sortis Financial Inc, Plano, TX
Source Receivables Management LLC, Greensboro, NC
Sourcepoint Inc, Palm Bay, FL
Southern Management Systems Inc, Orlando, FL
Southwest Credit Systems LP, Carrollton, TX
Southwest Stage Funding LLC dba Cascade Financial Services, Chandler, AZ
Spring Oaks Capital LLC, Chesapeake, VA
Spring Oaks Capital SPV LLC, Chesapeake, VA
Sprint Spectrum LP, Overland Park, KS
Spruce Lending Inc, Houston, TX
Square Capital LLC, San Francisco, CA
Starmark Financial LLC, Deerfield Beach, FL
State Collection Service Inc dba SCS, Madison, WI
States Recovery Systems Inc, Rancho Cordova, CA
Steel River Systems LLC, Rock Falls, IL
Stuart – Lippman and Associates Inc, Tucson, AZ
Student Account Management Services LLC, Bakersfield, CA
Sunbit Now LLC dba Sunbit, Los Angeles, CA
Sunrise Credit Services Inc, Farmingdale, NY
Supernova Lending LLC, Chicago, IL
Support Collectors Inc dba Summit Account Resolution, Champlin, MN
Sutherland Global Collection Services LLC, Sugarland, TX

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SWS Credit Services Inc dba Thief River Falls Credit Bureau dba North Valley
Collections and Credit Bureau dba Lake Region Collections and Credit Bureau,
Grafton, ND

Synergetic Communication Inc dba Syncom, Houston, TX

Synter Resource Group LLC, Charleston, SC

Systems & Services Technologies Inc, St Joseph, MO

Tally Technologies Inc, San Francisco, CA

Tata Consultancy Services (Philippines) Inc, Taguig City, Philippines

Tate & Kirlin Associates Inc, Langhorne, PA

TCS e-Serve International Limited, Dallas, TX

Teffia Inc, Phoenix, AZ

Tek-Collect Incorporated dba TCI Incorporated, Columbus, OH

TERI Loan Holdings LLC, Ft Lauderdale, FL

Terrill Outsourcing Group LLC dba Superlative RM, Elk Grove, CA

Texas Guaranteed Student Loan Corporation dba Texas Guaranteed dba Trellis
Company, Round Rock, TX

The Best Service Co Inc, Culver City, CA

The Bureaus Inc, Northbrook, IL

The Cadle Company, Newton Falls, OH

The CBE Group Inc, Cedar Falls, IA

The Commercial Collection Corporation of New York Inc, Tonawanda, NY

The Domestic & Foreign Missionary Society of the Protestant Episcopal Church in the
United States of America dba DFMS, New York, NY

The Receivable Management Services LLC, Bethlehem, PA

The Stark Collection Agency Inc, Madison, WI

Todd, Bremer & Lawson Inc, Rock Hill, SC

Torres Credit Services Inc, Carlisle, PA

Toyota Motor Credit Corporation dba Lexus Financial Services dba Mazda Financial
Services, Plano, TX

Transworld Systems Inc, Ft Washington, PA

Tri-State Adjustments Inc, LaCrosse, WI

Troy Capital LLC, Las Vegas, NV

TRS Recovery Services Inc, Marietta, GA

TrueAccord Corp, Lenexa, KS

Tucker Albin and Associates Incorporated, Richardson, TX

Turnstile Capital Management LLC, San Diego, CA

U.S. Collections West Inc, Phoenix, AZ

Unifin Inc, Niles, IL

Unifund CCR LLC, Cincinnati, OH

Unifund Corporation, Cincinnati, OH

United Accounts Inc, Fargo, ND

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United Collection Bureau Inc, Toledo, OH
United Resource Systems Inc, Lakewood, CO
Universal Fidelity LP, Katy, TX
University Accounting Service LLC, Brookfield, WI
Upgrade Inc dba Universal Credit, San Francisco, CA
Uplift Inc, Sunnyvale, CA
Upstart Network Inc, San Mateo, CA
USCB Corporation, Eynon, PA
USCB Inc dba USCB America Receivables Management, Los Angeles, CA
Valentine & Kebartas LLC, Lawrence, MA
Valor Intelligent Processing LLC, Jacksonville, FL
Vance and Huffman LLC, Smithfield, VA
Vanderbilt Mortgage & Finance Inc, Maryville, TN
Velocity Investments LLC, Wall, NJ
Vengroff Williams Inc, Sarasota, FL
Venos Group LLC, Burbank, CA
VeriCore LLC, Huntersville, NC
Vericred Solutions LLC, Castle Rock, CO
Veripro Solutions Inc, Lewisville, TX
Verliance Inc, Temecula, CA
Vervent Inc, San Diego, CA
Viking Client Services LLC dba Viking Collection Service dba Viking Billing Service,
Eden Prairie, MN
Virtuoso Sourcing Group LLC, Glendale, CO
Vital Recovery Services LLC, Berkeley Lake, GA
Wakefield & Associates Inc, Aurora, CO
Watercross Financial Group LLC, West Des Moines, IA
Waterfall Revenue Group Inc dba Credit America, Hamilton Square, NJ
Waypoint Resource Group LLC, Round Rock, TX
Webcollex LLC dba CKS Financial, Chesapeake, VA
Westlake Portfolio Management LLC, Los Angeles, CA
Wilber and Associates PC dba Wilber and Associates Inc, Normal, IL
Wilber Insurance Services Enterprise Inc, Normal, IL
Williams & Fudge Inc, Rock Hill, SC
Windham Professionals Inc dba Allen Maxwell & Silver, Salem, NH
Wipro Insurance Solutions LLC, East Brunswick, NJ
Yes Online Inc dba Dynamic Legal Recovery, Santa Clarita, CA
Zealandia Capital Inc, Asheville, NC
Zenta Recoveries Inc, Arlington, VA
ZuntaFi Corp, Aberdeen, SD

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21st Mortgage Corporation, Knoxville, TN
60monthloans Inc, Menlo Park, CA
A-1 Premium Acceptance Inc dba King of Kash, Kansas City, MO
Academy Mortgage Corporation, Draper, UT
Advantafirst Capital Financial Services LLC, Fort Worth, TX
Affirm Inc, San Francisco, CA
Affirm Loan Services LLC, San Francisco, CA
Afterpay US Services LLC, San Francisco, CA
AgAmerica Lending LLC, Lakeland, FL
AGCO Finance LLC, Johnston, IA
Agrifund LLC, Centennial, CO
AgriVision Financial Services Co, Fargo, ND
Agtegra Cooperative, Aberdeen, SD
AHP Servicing LLC dba AHP Mortgage Direct, Chicago, IL
All Wheels Financial Inc, St Louis Park, MN
Allstate Finance Company LLC, Northbrook, IL
Ally Financial Inc dba BlueHarbor dba BlueYield dba ClearLane Financial Services dba
Ally Financial, Detroit, MI
Amcap Mortgage Ltd dba Amcap Mortgage Limited Partnership dba AmCap Home
Loans dba Major Mortgage dba Capital Home Mortgage, Houston, TX
America's Home Loans LLC dba American Dream Mortgage, Bismarck, ND
American Advisors Group dba AAG dba American Advisors Group Inc, Irvine, CA
American Financial Network Inc dba Orion Lending, Brea, CA
American Financial Resources Inc dba E-Lend dba AFR Mortgage Inc, Parsippany, NJ
American Financing Corporation, Aurora, CO
American First Finance Inc, Wichita, KS
American Internet Mortgage Inc dba AimLoan.com, San Diego, CA
American Pacific Mortgage Corporation dba American Pacific Mortgage dba Preferred
Rate dba Aligned Mortgage, Roseville, CA
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
Amerifirst Financial Inc dba AFI Mortgage dba Spire Financial, Mesa, AZ
AmeriFirst Home Improvement Finance LLC, Omaha, NE
AmeriHome Mortgage Company LLC, Thousand Oaks, CA
Amerisave Mortgage Corporation dba Amerisave Wholesale Mortgage Solutions,
Atlanta, GA
Amur Equipment Finance Inc, Grand Island, NE
Anchor Nationwide Loans LLC, Thousand Oaks, CA
Angel Oak Mortgage Solutions LLC, Atlanta, GA
Annaly CRE L LLC, New York, NY

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Anytime Mortgage LLC, Fargo, ND
ApplePie Capital Funding Solutions LLC, Plymouth, MI
Arbor Agency Lending LLC, Uniondale, NY
Arbor Commercial Funding I LLC, Uniondale, NY
Arbor Private Label LLC, Uniondale, NY
Arbor Realty SR Inc, Uniondale, NY
Arbor SFR LLC, Uniondale, NY
Arc Home LLC, Mount Laurel, NJ
Argentica Real Estate Finance LLC, New York, NY
Argentica Real Estate Investment LLC, New York, NY
Argentica TRS I LLC, New York, NY
Ark Home Loans LLC, Laurel, MT
Ark-La-Tex Financial Services LLC dba Benchmark Mortgage dba Eleven Mortgage dba
11 Mortgage, Plano, TX
Ascent Funding LLC dba Ascent Student Loans, San Diego, CA
Ascentium Capital LLC, Kingwood, TX
Ascentus One Corporation, Tampa, FL
Aspen Financial Solutions Inc dba Aspen Financial dba Aspen Financial Direct dba
Money Mart Direct, Malvern PA
Assurance Financial Group LLC, Baton Rouge, LA
Assure Home Mortgage LLC dba Assure Home Mortgage, Bismarck, ND
Assurity Finance & Development LLC, Grand Forks, ND
Auto Credit Inc, Grand Forks, ND
Automotive Finance Corporation, Carmel, IN
Auxilior Capital Partners Inc, Plymouth Meeting, PA
Avant LLC, Chicago, IL
Avio Credit Inc dba Avio Credit dba Verge Credit, Wichita, KS
Axia Financial LLC dba Axia Home Loans dba Kevnik Mortgage dba URW dba Unified
Reliance dba Unified Reliance Wholesale, Bellevue, WA
BancLeasing LLC, Plano, TX
Bankrate LLC dba BR Tech Services LLC, Palm Beach Gardens, FL
Barclays Capital Real Estate Inc, New York, NY
Bay Equity LLC dba Fidelity Mortgage dba Bay Equity Home Loans, Corte Madera, CA
BB&T Commercial Equipment Capital Corp, Malvern, PA
Belem Servicing LLC dba Patriot Home Mortgage, St George, UT
Berkeley Point Capital LLC dba Newmark Knight Frank, Bethesda, MD
Best Capital Funding dba Best Capital Funding Inc dba BCF Wholesale, Chatsworth, CA
Best Rate Holdings LLC dba Best Rate Referrals, Clearwater, FL
Better Mortgage Corporation dba Better Mortgage dba Better.com dba Better Finance
dba Better Financial, New York, NY
Bills.com LLC, Tempe, AZ

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BlockFi Lending LLC, Jersey City, NJ
BlueTarp Financial Inc, Portland, ME
BMG LoansAtWork LLC, Miami, FL
BofA Merrill Lynch Asset Holdings Inc, New York, NY
Bootstrap Brokering Inc, San Francisco, CA
Broker Solutions Inc dba New American Funding dba Kind Lending, Tustin, CA
Brunswick Acceptance Company LLC dba Mercury Marine Credit, Chicago, IL
BSPRT CMBS Finance LLC, New York, NY
BSPRT CRE Finance LLC, New York, NY
Budco Financial Services LLC, Detroit, MI
CalCon Mutual Mortgage LLC dba OneTrust Home Loans dba Warp Speed Mortgage,
San Diego, CA
Caliber Home Loans Inc, Coppell, TX
Cambria Financial Group LLC dba Cambria Mortgage, Eden Prairie, MN
Canopy Mortgage LLC dba Box Home Loans, Lindon, UT
CapFirst Equipment Finance Inc, Fargo, ND
Capital Funding Corporation, Plymouth, MN
Cardinal Financial Company Limited Partnership dba Sebonic Financial dba Peoples
Home Equity, Charlotte, NC
Castle & Cooke Mortgage LLC dba Castle & Cooke Mortgage, Draper, UT
Castle Mortgage Corporation dba Excelerate Capital, San Diego, CA
Caterpillar Financial Commercial Account Corporation, Nashville, TN
Caterpillar Financial Services Corporation, Nashville, TN
CBRE Capital Markets Inc, Houston, TX
Celebrity Home Loans LLC dba Neo Home Loans dba Robert Coomer Group,
Oakbrook Terrace, IL
Ceridian Dayforce Licensing LLC, Minneapolis, MN
CGB Agri Financial Services Inc dba AGRIfinancial Services dba MAC Seller Online
dba Agrifinancial, Louisville, KY
Chaos Home Loans LLC, Las Vegas, NV
Chartwell Financial LLC, Oak Brook, IL
Cherry Creek Mortgage LLC dba 1st Mortgage Solutions USA dba 1st Reverse Mortgage
USA dba Blue Spot Home Loans, Greenwood Village, CO
Chorus Credit LLC dba www.ChorusCredit.com, Chicago, IL
Christian Investors Financial, Minneapolis, MN
CHS Capital LLC dba CHSC MN, Inver Grove Heights, MN
Churchill Mortgage Corporation, Brentwood, TN
Citywide Home Loans LLC dba Citywide Home Loans, Sandy, UT
ClearGage LLC, Tampa, FL
ClearLine Loans North Dakota LLC, Henderson, NV
Climb Investco LLC, New York, NY

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CMG Mortgage Inc dba CMG Financial dba HomeFundIt, San Ramon, CA
CNH Industrial Capital America LLC, Racine, WI
COG Marketers LTD dba AgroLiquid, Saint Johns, MI
Cognizant Mortgage Services Corporation, Irving, TX
College Ave Student Loan Servicing LLC, Wilmington, DE
Colliers Funding LLC, Minneapolis, MN
Colliers Mortgage LLC, Minneapolis, MN
Column Financial Inc, New York, NY
CommonBond Lending LLC, New York, NY
Community Loan Servicing LLC, Coral Gables, FL
Conterra Agricultural Capital LLC, West Des Moines, IA
Cornerstone First Mortgage Inc, San Diego, CA
Cornerstone Home Lending Inc dba Cornerstone Home Lending, Houston, TX
Credible Operations Inc, Durham, NC
Credit Karma Mortgage Inc dba Credit Karma, Oakland, CA
Credit Karma Offers Inc dba Credit Karma, Oakland, CA
Credit Suisse First Boston Mortgage Capital LLC, New York, NY
Crescent Mortgage Company, Atlanta, GA
CrossCountry Mortgage LLC dba CrossCountry Mortgage, Brecksville, OH
CUW Solutions LLC, Radnor, PA
Dakota Business Lending, Fargo, ND
Daimler Truck Financial Services USA LLC, Ft Worth, TX
DAS Acquisition Company LLC dba Loan Surfer dba USA Mortgage, St Louis, MO
DBR Investments Co Limited dba DB Real Investments Co Limited, New York, NY
De Lage Landen Financial Services Inc dba ProHealth Capital, Wayne, PA
De Lage Landen Public Finance LLC, Wayne, PA
Deephaven Mortgage LLC, Charlotte, NC
Deutsche Leasing USA Inc, Chicago, IL
DHA Financial LLC, Greenwood Village, CO
Digital Risk Mortgage Services LLC, Maitland, FL
DivvyPay Inc, Draper, UT
DLJ Mortgage Capital Inc, New York, NY
DLL Finance LLC, Johnston, IA
Dominion Financial Services LLC dba Dominion Financial, Baltimore, MD
Dougherty Funding LLC, Minneapolis, MN
Draper and Kramer Mortgage Corp, Downers Grove, IL
DrawBridge Lending LLC, Chicago, IL
Driveway Finance Corporation, Tigard, OR
DynAMC Solutions LLC, New York, NY
Earnest Operations LLC, San Francisco, CA
Edge Home Finance Corporation, Edina, MN

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Edvisors FAS Inc, Las Vegas, NV
Elevate Financial Resources LLC, Fort Worth, TX
Embrace Home Loans Inc, Middletown, RI
Envoy Mortgage Ltd, Houston, TX
Epoch Lending LLC, Philadelphia, PA
Equitable AgriFinance LLC, Cedar Rapids, IA
Equity Prime Mortgage LLC dba N2 Funding, Atlanta, GA
Even Financial Inc dba <https://fiona.com/>, New York, NY
Everett Financial Inc dba Supreme Lending dba Meridian Home Loans, Dallas, TX
Exeter Finance LLC, Irving, TX
Express Tech-Financing LLC dba Currency, Scottsdale, AZ
F-M Mortgage Corporation, Fargo, ND
F. F. Fisher Leasing Corporation, Fargo, ND
Fairway Independent Mortgage Corporation dba CG HomeLoanPartners dba Avery
Mortgage dba Homefinity dba Fairway Wholesale Lending, Madison, WI
Fargo Moorhead Area Foundation Corporation, Fargo, ND
Farmland Credit AV LLC, Minneapolis, MN
Farmland Credit FR LLC, Minneapolis, MN
FarmOp Capital LLC, St Paul, MN
FBC Mortgage LLC dba Home Loans Today dba FBC Mortgage dba simpleloan.com
dba SimpleLoan, Orlando, FL
FBN Finance LLC, San Carlos, CA
FC Marketplace LLC, San Francisco, CA
Figure Lending LLC dba Figure, Charlotte, NC
Finance of America Commercial LLC, Charlotte, NC
Finance of America Mortgage LLC dba Lending.com dba Finance of America Home
Improvement, Conshohocken, PA
Finance of America Reverse LLC, Tulsa, OK
Financelt Inc, Toronto, Ontario
FinFit Ops LLC dba FINFIT, Virginia Beach, VA
FINMKT Inc, New York, NY
First Class Mortgage II Inc dba First Class Mortgage, Fargo, ND
First Class Mortgage III Inc, Grand Forks, ND
First Community Mortgage Inc dba First Community Mortgage dba a Mortgage
Boutique, Murfreesboro, TN
First Guaranty Mortgage Corporation dba FGMC dba goodmortgage.com, Plano, TX
FirstKey Mortgage LLC, New York, NY
Flagship Credit Acceptance LLC, Chadds Ford, PA
Foundation for Agricultural and Rural Resource Management and Sustainability dba
FARRMS, Tuttle, ND
Franchise Partner Inc, Kansas City, MO

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Freedom Loan Services Corporation, Fishers, IN
Freedom Mortgage Corporation dba Longport Lending, Boca Raton, FL
Full Beaker Inc dba www.MilitaryVALoan.com dba www.MyMortgageInsider.com dba
www.TheMortgageReports.com, Bellevue, WA
Foundation Group LLC, Reston, VA
Fundbox Inc, San Francisco, CA
Fundera Inc, New York, NY
GE HFS LLC, Wauwatosa, WI
Genesis Block LLC, Lehi, UT
Genesis Financial & Payment Systems North Dakota LLC, Northbrook, IL
Gold Star Mortgage Financial Group Corporation, Ann Arbor, MI
GoodLeap LLC, Roseville, CA
Gooi Mortgage Inc, Des Moines, IA
GP Commercial Investment Corp, New York, NY
GP Commercial Mortgage LLC, New York, NY
Graystone Funding Company LLC Graystone Mortgage LLC, Salt Lake City, UT
GRB Financial Corporation, Fargo, ND
Great Plains Capital LLC dba Great Plains Capital Mortgage, Wahpeton, ND
Greystone Funding Company LLC, Atlanta, GA
Greystone Servicing Company LLC, Warrenton, VA
Guaranteed Rate Affinity LLC dba Guaranteed Rate Affinity, Chicago, IL
Guaranteed Rate Inc dba rate.com dba Owing, Chicago, IL
Guaranty Home Mortgage Corporation, Nashville, TN
Guild Mortgage Company LLC dba Karens Team dba The Gosser Group dba Guild
Mortgage dba Guild Mortgage Company dba Team Lemon, San Diego, CA
Gusto Capital LLC, San Francisco, CA
Happy Money Inc, Tustin, CA
Headway Sales Inc dba Acorn Finance, Sacramento, CA
Healthcare Financing of America LLC, Franklin, TN
HealthGrowth Capital LLC, Austin, TX
Heartland Capital Group LLC, West Fargo, ND
Holiday Inn Club Vacations Incorporated, Orlando, FL
Home Mortgage Alliance Corporation (HMAC), Santa Ana, CA
Home Point Financial Corporation dba homepoint, Ann Arbor, MI
HomeBridge Financial Services Inc dba FinanceMyHome.com dba HomeBridge dba
Menlo Park Funding dba Real Estate Mortgage Network, Iselin, NJ
Homeowners Financial Group USA LLC, Scottsdale, AZ
HomePride Acceptance Inc, Sioux Falls, SD
Homeside Financial LLC dba Lower, Columbia, MD
Homespire Mortgage Corporation, Gaithersburg, MD
Homestar Financial Corporation dba Homest*r dba Homestar Mortgage, Gainesville, GA

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Homestead Funding Corp dba McGlone Mortgage Group, Albany, NY
Hometown Lenders Inc, Huntsville, AL
Hunt CMT Finance LLC, New York, NY
HYG Financial Services Inc, Irving, TX
Imagine Home Lending LLC, Onalaska, WI
Impac Mortgage Corp dba CashCall Mortgage, Irvine, CA
Infosys BPO Americas LLC, Atlanta, GA
Innovative Funding Services Corporation, Leander, TX
InPoint REIT Operating Partnership LP, Oak Brook, IL
Inspire Mortgage LLC dba Forward Mortgage, Fargo, ND
Instant Financial USA Inc, Alpharetta, GA
Intelliloan Inc, Costa Mesa, CA
Intercontinental Capital Group Inc dba Ereverse dba Fellowship Home Loans dba
Veterans Community Home Loans dba Own It Home Loans, Melville, NY
Intuit Financing Inc dba QuickBooks Capital dba Intuit Turbo dba Intuit Mint, Mountain
View, CA
Intuit Mortgage Inc, Mountain View, CA
Intuit TT Offerings Inc dba Refund Advance, Mountain View, CA
Invesco Dynamic Credit Opportunities Loan Origination LLC dba IVZ Dynamic Credit
Opportunities Loan Origination of North Dakota LLC, New York, NY
Invesco Senior Income Loan Origination LLC dba IVZ Senior Income Loan Origination
of North Dakota LLC, New York, NY
IOU Central Inc dba IOU Financial, Kennesaw, GA
Iowa Bankers Mortgage Corporation, Johnston, IA
Isuzu Finance of America Inc, Purchase, NY
Jackson Hewitt Inc, Jersey City, NJ
James B Nutter & Company dba Nutter Home Loans, Kansas City, MO
JBK Funding LLC, Fargo, ND
JFQ Lending Inc, Scottsdale, AZ
JLL Real Estate Capital LLC, St Paul, MN
JoDee B Frandrich Foss dba A.C. Mortgage Money Works, Dickinson, ND
Jora Credit of North Dakota LLC dba Jora dba Jora Credit dba Echo Credit, Irving, TX
Kashable LLC, New York, NY
Keller Mortgage LLC dba Keller Mortgage dba Smarter Mortgages, Dublin, OH
Key Government Finance Inc, Superior, CO
Kind Lending LLC dba Kind Loans, Santa Ana, CA
Kinetic Leasing Inc, Fargo, ND
Klarna Inc, Columbus, OH
KMD Partners LLC dba CreditNinja, Chicago, IL
Kondaur Capital LLC, Orange, CA
Kregg Wolf Enterprises Inc dba Principle Mortgage Group Inc, Detroit Lakes, MN

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Ladder Capital Finance I LLC, New York, NY
Ladder Capital Finance LLC, New York, NY
Lakeview Loan Servicing LLC, Coral Gables, FL
Land Home Financial Services Inc, Concord, CA
LeaderOne Financial Corporation, Overland Park, KS
LeaderPoint Inc dba Secure Rights dba Amerivalue dba Moneytips.com, Los Angeles, CA
Lend Smart Mortgage LLC dba Affiliated Mortgage dba Blue Ribbon Mortgage and
Investments dba iLoan Home Mortgage, Shoreview, MN
LenderFi Inc, Delray Beach, FL
LenderLive Network LLC, Greenwood Village, CO
Lendgo Inc, Beverly Hills, CA
LendingClub Corporation, San Francisco, CA
LendingPoint LLC, Kennesaw, GA
LendingTree LLC dba LendingTree Partners.com, Charlotte, NC
Lendly LLC, Dayton, OH
Lewis & Clark Certified Development Company, Mandan, ND
Liberty Lending LLC, New York, NY
LMB Mortgage Services Inc dba LowerMyBills.com, Playa Vista, CA
LMF Commercial LLC, New York, NY
LoanCare LLC, Virginia Beach, VA
loanDepot.com LLC dba imortgage dba loanDepot.com dba LDWholesale dba
loanDepot LLC dba LoanDepot dba Mortgage Master, Foothill Ranch, CA
LOL Finance Co, Arden Hills, MN
Longbridge Financial LLC, Mahwah, NJ
Longinus Finance LLC dba AF247.com, Nashville, TN
Low VA Rates LLC dba Elevate Mortgage Group, Lindon, UT
Luminate Home Loans Inc, Edina, MN
Lutheran Church Extension Fund-Missouri Synod, St Louis, MO
M. David Financial Services LLC, Dickinson, ND
Mahindra Finance USA LLC, Johnston, IA
Mann Mortgage LLC, Kalispell, MT
Marlette Funding LLC dba Best Egg, Wilmington, DE
Marlette Marketing LLC dba Best Egg, Wilmington, DE
Maxwell Lender Solutions Inc, Denver, CO
McLean Bank Holding Company, Garrison, ND
Meadowlark Capital LLC, Fargo, ND
Megastar Financial Corp, Denver, CO
Mercedes-Benz Financial Services USA LLC, Farmington Hills, MI
Meridian Home Mortgage Corporation, Westminster, MD
Metropolitan Financial Mortgage Company, Edina, MN
MGIC Mortgage Services LLC, Milwaukee, WI

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Mid America Mortgage Inc dba 1st Tribal Lending, Addison, TX
Mission Loans LLC, North Canton, OH
MLD Mortgage Inc dba Mortgage Lending Direct dba The Money Store, Florham Park, NJ
Modern Home LLC dba Modern Home Improvement LLC, Oakland, CA
MoneyLion of North Dakota LLC dba LionLoans, New York, NY
Morgan Stanley Mortgage Capital Holdings LLC, New York, NY
Morgan Stanley Smith Barney Financing LLC, Purchase, NY
Moria Development Inc dba Peoples Mortgage Company, Tempe, AZ
Morsen Services Inc, Blooming Prairie, MN
Mortgage Research Center LLC dba VALoans.com dba www.VAMortgageCenter.com
dba Veterans United Home Loans dba Veteran Loan Center dba Paddio,
Columbia, MO
Mortgage Solutions of Colorado LLC dba Ag-America dba Mortgage Solutions
Financial dba AgAmerica.net dba MSF Agriculture, Colorado Springs, CO
Mountain State Financial Group LLC, 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, San Diego, CA
myCUMortgage LLC, Beavercreek, OH
National Cooperative Services Corporation, Dulles, VA
National Debt Relief LLC, New York, NY
National Funding Inc, San Diego, CA
National Rural Utilities Cooperative Finance Corporation, Dulles, VA
Nations Lending Corporation dba NLC Loans dba Nations Lending, Independence, OH
Nations Reliable Lending LLC dba NRL Mortgage dba modi dba modi digital mortgage
dba modi home loans dba modi loans dba modi mortgage, Houston, TX
Nationstar Mortgage LLC dba Champion Mortgage dba Mr. Cooper, Dallas, TX
Nationwide Home Loans Inc, Englewood, CO
Navient Solutions LLC, Herndon, VA
NC Financial Solutions of North Dakota LLC dba NetCredit, Chicago, IL
Neighborhood Assistance Corporation of America, Boston, MA
NerdWallet Compare Inc, San Francisco, CA
NetCredit Loan Services LLC, Chicago, IL
New Holland Credit Company LLC, New Holland, PA
NewRez LLC dba Shellpoint Mortgage Servicing, Fort Washington, PA
NEXA Mortgage LLC, Chandler, AZ
NextGear Capital Inc, Carmel, IN
NextMortgage LLC, San Ramon, CA
Nexus Capital Co dba Nexus Capital, Fargo, ND
Nissan Motor Acceptance Corporation dba Infiniti Financial Services, Franklin, TN
Nissan-Infiniti LT, Franklin, TN

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Noble Finance LLC, Fargo, ND
Nomura Corporate Funding Americas LLC, New York, NY
North Avenue Capital LLC, Ponte Vedra, FL
Northpoint Commercial Finance LLC, Alpharetta, GA
Notable Finance LLC dba Penguin Pay LLC, Stamford, CT
NP Inc dba Benton Capital Mortgage Lending dba US Lending Group of North Dakota
 dba Premier Mortgage Associates, Boca Raton, FL
NWL Company LLC, New York, NY
Oak Street Funding LLC, Indianapolis, IN
Oceanside Mortgage Company, Toms River, NJ
OCMBC Inc, Irvine, CA
Ocwen Business Solutions Inc, Pasay City, Philippines
Ocwen Financial Solutions Private Limited, Bangalore, India
Ocwen USVI Services LLC, St Croix, Virgin Islands
Omega Financial Inc, Bismarck, ND
On Q Financial Inc, Tempe, AZ
On the Barrelhead Inc, Durango, CO
One Reverse Mortgage LLC, Detroit, MI
OneMain Consumer Loan Inc, Evansville, IN
OneMain Financial Group LLC, Baltimore, MD
OneMain Mortgage Services Inc, Evansville, IN
Open Mortgage LLC, Austin, TX
Opportun Inc, San Carlos, CA
Opportunity Financial LLC, Chicago, IL
OREC Structured Finance Co LLC dba Lument Structured Finance, Columbus, OH
ORIX Real Estate Capital LLC dba Lument Capital, Columbus, OH
Ottno Inc dba NALN dba National Auto Loan Network, Tustin, CA
Ownership Mortgage LLC, Denver, CO
Panorama Mortgage Group LLC dba Alterra Home Loans dba Panorama Mortgage
 Advisors dba New Vision Lending, Las Vegas, NV
Paragon Mortgage Services Inc, Denver, CO
Paramount Residential Mortgage Group Inc, Corona, CA
Park Company Mortgage Services LLC dba Park Mortgage, Fargo, ND
Parkside Lending LLC, San Francisco, CA
Peklava LLC dba HomeEq dba RateZip, New Canaan, CT
PennyMac Loan Services LLC, Westlake Village, CA
PHH Mortgage Corporation dba Instamortgage.com dba Mortgage Service Center dba
 PHH Mortgage Services dba Liberty Reverse Mortgage, Mount Laurel, NJ
Philips Medical Capital LLC, Wayne, PA
Pioneer Military Credit LLC, Kansas City, MO
Planet Home Lending LLC, Meriden, CT

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Plateau Data Services LLC dba RateMarketplace, Scottsdale, AZ
Platinum Home Mortgage Corporation, Rolling Meadows, IL
Plaza Home Mortgage Inc, San Diego, CA
Polaris Acceptance, Chicago, IL
Premia Mortgage LLC dba Premia Relocation Mortgage, Troy, MI
Premier Mortgage Corporation dba eLendingNow, Bismarck, ND
Prestige Financial Services Inc dba 888DROP MYRATE, Draper, UT
Primary Residential Mortgage Inc dba Frost Mortgage Lending Group,
Salt Lake City, UT
PrimeLending, A PlainsCapital Company, Dallas, TX
Promontory MortgagePath LLC, Danbury, CT
Prosper Funding LLC, San Francisco, CA
Prosper Marketplace Inc, San Francisco, CA
Prosperity Home Mortgage LLC, Chantilly, VA
Provide Inc, San Francisco, CA
Prudler Funding dba California Capital Mortgage Company, Sacramento, CA
Quicken Loans LLC dba Rocket Mortgage dba Rocket Pro dba Rocket Professional dba
Rocket Pro TPO, Detroit, MI
QuinStreet Media Inc, Santa Monica, CA
QuinStreet PL Inc dba guidetolenders dba www.guidetolenders.com, Foster City, CA
RateGenius Loan Services Inc, Austin, TX
ReadyCap Commercial LLC, Berkeley Heights, NJ
Recovco Mortgage Management LLC, Irving, TX
Regional Acceptance Corporation, Greenville, NC
Residential Acceptance Corporation, Tampa, FL
ResMac Inc, Delray Beach, FL
Reverse Mortgage Funding LLC, Bloomfield, NJ
Reverse Mortgage Solutions Inc, Houston, TX
RISE Credit of North Dakota dba RISE Credit, Fort Worth, TX
Ritchie Bros Financial Services Ltd, Burnaby, British Columbia
RockLoans Marketplace LLC dba RocketLoans, Detroit, MI
RoundPoint Mortgage Servicing Corporation dba RoundPoint, Fort Mill, SC
Ruoff Mortgage Company Inc dba Ruoff Home Mortgage dba Ruoff Mortgage, Fort
Wayne, IN
Rural Development Finance Corporation, Mandan, ND
Rural Telephone Finance Cooperative, Dulles, VA
Rushmore Loan Management Services LLC, Dallas, TX
Sabal Capital II LLC, Irvine, CA
Salary Finance Inc, Boston, MA
Santander Consumer USA Inc dba Chrysler Capital dba RoadLoans, Dallas, TX
SBBnet Inc dba LoanBright, Evergreen, CO

Department of Financial Institutions
Money Brokers
507 Licensed Companies
As of June 30, 2021

Scratch Financial Inc, Pasadena, CA
Sector Financial LLC, Chevy Chase, MD
SecurityNational Mortgage Company dba SN Mortgage, Salt Lake City, UT
SELCO Service Corporation, Albany, NY
Semper Home Loans Inc, Providence, RI
ServiceMac LLC, Fort Mill, SC
Servion Inc dba Servion dba Servion Mortgage dba The Servion Group, New Brighton, MN
Sezzle Inc, Minneapolis, MN
SG Equipment Finance USA Corp, Jersey City, NJ
Shepherds Finance LLC, Jacksonville, FL
Sierra Pacific Mortgage Company Inc dba Gen Lending, Folsom, CA
Simple Path Financial LLC, Irvine, CA
SIRVA Mortgage Inc, Independence, OH
Siwell Inc dba Capital Mortgage Services of Texas, Lubbock, TX
Snap Finance LLC, West Valley City, UT
Societe Generale Financial Corporation, New York, NY
Sodak Home Loans LLC, Sioux Falls, SD
SOFI Lending Corp dba SOFI, Cottonwood Heights, UT
Sourcepoint Inc, Palm Bay, FL
Southwest Funding LP, Dallas, TX
Southwest Stage Funding LLC dba Cascade Financial Services, Chandler, AZ
Sovereign Lending Group Incorporated, Costa Mesa, CA
Specialized Loan Servicing LLC dba Computershare Loan Services, Greenwood Village, CO
Splash Financial Inc, Cleveland, OH
Sprout Mortgage LLC, Port Saint Lucie, FL
Square Capital LLC, San Francisco, CA
Stearns Lending LLC, Lewisville, TX
Strong Home Mortgage LLC, Manassas, VA
Sumitomo Mitsui Finance and Leasing Company Limited dba LBX Capital, Tokyo, Japan
Summit Funding Inc, Sacramento, CA
Sun West Mortgage Company Inc dba LowRates.com dba Mortgage Possible dba Sirius Lending, Buena Park, 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
Swift Mortgage LLC, Dallas, TX
Synapse Credit LLC, San Francisco, CA

Department of Financial Institutions
Money Brokers
507 Licensed Companies
As of June 30, 2021

Synergy One Lending Inc, San Diego, CA
T-Mobile Financial LLC, Bellevue, WA
Tax Services of America Inc, Jersey City, NJ
TCS e-Serve International Limited, Dallas, TX
The Money Source Inc, Phoenix, AZ
The Stonehill Group Inc, Atlanta, GA
The Tax Doctors Inc dba Jackson Hewitt Tax Service, Missoula, MT
The Wisdom Companies LLC, El Segundo, CA
Top Flite Financial Inc, Williamston, MI
Total Loan Services LLC, Dayton, OH
Total Mortgage Services LLC dba RateCloud, Milford, CT
Towne Mortgage Company dba AmeriCU Mortgage, Troy, MI
Toyota Industries Commercial Finance Inc dba Toyota Commercial Finance, Dallas, TX
Tri-State Equipment Financing LLC, Killdeer, ND
Triad Financial Services Inc dba Triad Manufactured Home Financial Services Inc,
Jacksonville, FL
Trident Home Loans LLC dba Trident Home Loans, Pensacola, FL
TruHome Solutions LLC, Lenexa, KS
U.S. Bancorp Government Leasing and Finance Inc, Minneapolis, MN
UBS Credit Corp, Weehawken, NJ
Unify Home Lending Inc, Rapid City, SD
United Lease and Finance Inc, Fargo, ND
United Security Financial Corp, Murray, UT
United Wholesale Mortgage LLC dba Shore Mortgage dba United Wholesale
Mortgage, Pontiac, MI
Universal Lending Corporation, Denver, CO
Upgrade Inc dba Universal Credit, San Francisco, CA
Uplift Inc, Sunnyvale, CA
Upstart Network Inc, San Mateo, CA
US Mortgage Corporation, Melville, NY
Valley Mortgage Inc, Fargo, ND
Valon Mortgage Inc, Chandler, AZ
Van Buren Mortgage LLC, Woodbridge, VA
Van Dyk Mortgage Corporation, 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
Village Capital & Investment LLC, Henderson, NV

Department of Financial Institutions
Money Brokers
507 Licensed Companies
As of June 30, 2021

Vista Point Mortgage LLC dba NextUs Lending, Irvine, CA
VRM Lending LLC, Pomona, CA
Walker & Dunlop LLC, Bethesda, MD
Watercross Financial Group LLC, W Des Moines, IA
Waterstone Mortgage Corporation, Pewaukee, WI
Wells Fargo Clearing Services LLC dba Wells Fargo Advisors, St Louis, MO
Wells Fargo Commercial Distribution Finance LLC dba Husqvarna Financial Services
dba Carrier Distribution Credit, Chicago, IL
Wells Fargo Vendor Financial Services LLC, Irving, TX
Western Equipment Finance Inc, Devils Lake, ND
Westlake Direct LLC dba LoanCenter, Los Angeles, CA
Westlake Flooring Company LLC dba Westlake Flooring Services, Los Angeles, CA
Weststar Mortgage Corp dba Weststar Pacific Mortgage Company, Albuquerque, NM
Wilson Resort Finance LLC, Kissimmee, FL
Wipro Gallagher Solutions LLC, Atlanta, GA
Wyndham Capital Mortgage Inc, Charlotte, NC
Yamaha Motor Finance Corporation USA, Cypress, CA
ZenPayroll Inc dba Gusto, San Francisco, CA
Zenta Mortgage Services LLC, Charlotte, NC
Zillow Group Marketplace Inc dba Trulia dba Zillow dba Zillow Group Mortgages,
Seattle, WA
Zillow Home Loans LLC, Overland Park, KS

Department of Financial Institutions
Money Transmitters
149 Licensed Companies
As of June 30, 2021

ACI Payments Inc, Elkhorn, NE
Airbnb Payments Inc, San Francisco, CA
AirPlus International Inc, Alexandria, VA
Airwallex US LLC, San Francisco, CA
Alipay US Inc, Sunnyvale, CA
AllPaid Inc dba GovPayNet, Indianapolis, IN
Amazon Payments Inc, Seattle, WA
American Express Prepaid Card Management Corporation, Phoenix, AZ
American Express Travel Related Services Company Inc, New York, NY
Apify Asset Network Inc, Hoboken, NJ
Apple Payments Inc, Cupertino, CA
AscendantFX Capital USA Inc dba AscendantFX dba Ascendant, Pleasant Hill, CA
Associated Foreign Exchange Inc dba AFEX, Woodland Hills, CA
AvidXchange Inc, Charlotte, NC
Bakkt Marketplace LLC, Alpharetta, GA
BAM Trading Services Inc dba Binance.US, San Francisco, CA
Banana Pay LLC, Minneapolis, MN
Barri Money Services LLC, Houston, TX
Bill.com LLC dba BDC Payment Services, San Jose, CA
BILLGO MT Inc, Fort Collins, CO
bitFlyer USA Inc, San Francisco, CA
Bitstamp USA Inc, New York, NY
Bittrex Inc, Seattle, WA
Blackhawk Network California Inc, Pleasanton, CA
Brex Payments LLC, San Francisco, CA
Cambridge Mercantile Corp (USA) dba Global Exchange Group dba Cambridge Global Payments dba Global Exchange Payment Solutions, New York, NY
CheckFreePay Corporation, Alpharetta, GA
Chime Inc dba Sendwave, Boston, MA
Circle Internet Financial LLC, Boston, MA
Clark Sharp & Reynolds LLC dba Coinsource, Fort Worth, TX
Coborns Incorporated dba Cash Wise dba JK Foods Inc, St Cloud, MN
Coinbase Inc, San Francisco, CA
Coinme Inc, Seattle, WA
CoinX Inc, Lehi, UT
CoinZoom Inc dba CoinZoom, Salt Lake City, UT
Comdata TN Inc, Brentwood, TN
Conotoxia Inc, Chicago, IL

Department of Financial Institutions
Money Transmitters
149 Licensed Companies
As of June 30, 2021

Continental Exchange Solutions Inc dba RIA Financial Services dba AFEX Money Express dba XE USA, Buena Park, CA
Creative Solutions Software Corp dba myPay Solutions, Ann Arbor, MI
CrossTower Inc dba CrossTower, Jersey City, NJ
CSG Forte Payments Inc, Allen, TX
Dahab-Shil Inc, Minneapolis, MN
DFS GSD Corp dba Discover Payments Solutions, Phoenix, AZ
E*TRADE Financial Corporate Services Inc, Alpharetta, GA
eBay Commerce Inc, San Jose, CA
eMoola Inc, City of Industry, CA
Eris Clearing LLC, Chicago, IL
eToro USA LLC, Hoboken, NJ
Everi Payments Inc, Las Vegas, NV
Expensify Payments LLC, Portland, OR
Facebook Payments Inc, Menlo Park, CA
Figure Payments Corporation dba Figure Pay, San Francisco, CA
Finxera Inc, San Jose, CA
FirstView LLC, Atlanta, GA
Flywire Global Corp, Boston, MA
Gemini Trust Company LLC dba Gemini Exchange LLC, New York, NY
Global Primex LLC, Miami, FL
Golden Money Transfer Inc, San Diego, CA
Google Payment Corp dba Google Payments dba Google Wallet, Mountain View, CA
GPS Capital Markets Inc, South Jordan, UT
Green Dot Corporation, Pasadena, CA
IDT Payment Services Inc, Newark, NJ
Iftin Trading LLC dba Iftin Express, Minneapolis, MN
InComm Financial Services Inc, Columbus, GA
Integrated Payment Systems Inc, Alpharetta, GA
Intercambio Express Inc dba Rayo Transfers, Elkhart, IN
InterMex Wire Transfer LLC dba International Money Express, Miami, FL
Internet Escrow Services Inc dba Escrow.com, San Francisco, CA
Intuit Payments Inc, Mountain View, CA
JHA Money Center Inc, Monett, MO
JPay LLC, Miramar, FL
Kaah Express FS Inc, Minneapolis, MN
Keefe Commissary Network LLC dba Access Corrections, St Louis, MO
Klarna Inc, Columbus, OH
LL Pay US LLC, New York City, NY
Lucky Money Inc, San Francisco, CA
Mastercard Transaction Services (US) LLC, New York, NY

Department of Financial Institutions
Money Transmitters
149 Licensed Companies
As of June 30, 2021

Maxitransfers LLC dba Maxi Money Services dba Maxi-MS, Irving, TX
Mazooma Inc, Atlanta, GA
Mercari Inc, Palo Alto, CA
Mezu (NA) Inc dba Mezu dba Alviere, New York, NY
Moneycorp US Inc, Providence, RI
MoneyGram Payment Systems Inc, Minneapolis, MN
MSB USA Inc dba OpenPayd, Atlanta, GA
NetSpend Corporation, Austin, TX
NIC Services LLC, Olathe, KS
Novi Financial Inc, Menlo Park, CA
NYDIG Execution LLC, New York, NY
NYDIG Trust Company LLC dba NYDIG Custody, New York, NY
OKCoin USA Inc, San Francisco, CA
Omnex Group Inc, Englewood Cliffs, NJ
Parallel Payments Inc, Plano, TX
Paychex Holdings LLC, Rochester, NY
PayNearMe MT Inc, Santa Clara, CA
Payoneer Inc, New York, NY
PayPal Inc, San Jose, CA
Paypool LLC, Washington, DC
PingPong Global Solutions Inc, San Mateo, CA
PNC Global Transfers Inc, Houston, TX
Pronto Money Transfer Inc dba Usend, Manhattan Beach, CA
Provenance Technologies Inc, San Francisco, CA
Rakuten Card USA Inc, San Mateo, CA
RAM Payment LLC, Knoxville, TN
RealNet Payments LLC dba PAYTRUST, Milwaukee, WI
RealPage Payments Services LLC dba ResidentDirect, Richardson, TX
Remitly Inc, Seattle, WA
River Financial Inc, San Francisco, CA
Robinhood Crypto LLC, Menlo Park, CA
Robinhood Money LLC, Menlo Park, CA
SafariPay Corp dba PaySii, Eagan, MN
Servicio UniTeller Inc, Rochelle Park, NJ
Sigue Corporation, Sylmar, CA
Skrill USA Inc, Miami, FL
Sofi Digital Assets LLC dba SoFi Crypto, San Francisco, CA
Square Inc, San Francisco, CA
StoneX Payment Services Ltd, Seattle, WA
Stripe Payments Company, San Francisco, CA
TaaJ Services US LLC, Minneapolis, MN

Department of Financial Institutions
Money Transmitters
149 Licensed Companies
As of June 30, 2021

Tango Card Inc, Seattle, WA
TapTap Send Payments Co, Long Island City, NY
Tech Friends Inc dba JailATM, Jonesboro, AR
Tempus Inc, Washington, DC
The Currency Cloud Inc dba Currency Cloud, New York, NY
Tilia Inc, San Francisco, CA
Tipalti Inc, San Mateo, CA
TouchPay Holdings LLC dba GTL Financial Services, Dallas, TX
TradeStation Crypto Inc dba TS Crypto, Plantation, FL
TransferMate Inc, Chicago, IL
TransferWise Inc dba Wise, New York, NY
tZERO Crypto Inc, Midvale, UT
U.S. Equity Advantage Inc dba AutoPayPlus, Orlando, FL
U.S. Payments LLC dba PaySite, Tulsa, OK
Uphold HQ Inc, New York, NY
USForex Inc dba OFX, San Francisco, CA
Veem Payments Inc, San Francisco, CA
Viamerica Corporation dba Vianex, Bethesda, MD
Visa Global Services Inc, Foster City, CA
Wave Financial USA Inc, Denver, CO
Western Union Business Solutions (USA) LLC dba Western Union Business Solutions,
Denver, CO
Western Union Financial Services Inc dba Orlandi Valuta dba Vigo Remittance, Denver,
CO
Western Union International Services LLC, Denver, CO
WEX Payments Inc, South Portland, ME
WorldRemit Corp dba WorldRemit, Denver, CO
Wotransfer Fintech Inc dba Panda Remit, Denver, CO
Wyre Payments Inc, San Francisco, CA
Yapstone Inc dba InnPayment dba VacationRentPayment, Walnut Creek, CA
Yardi Payments LLC, Santa Barbara, CA
ZenPayroll Inc dba Gusto, San Francisco, CA
Zero Hash LLC, Chicago, IL

Department of Financial Institutions
Deferred Presentment Service Providers
32 Licensed Companies
As of June 30, 2021

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

Check Trek Inc dba Peoples Small Loan Co, Park Rapids, MN

CNU of North Dakota LLC dba CashNetUSA, Chicago, IL

Couture Enterprises dba Jay's Pawn Shop
Bismarck, ND
Mandan, ND

Creditbox.com LLC, Des Plaines, IL

Dakota Pawnbrokers & 2nd Hand Inc, Minot, ND

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

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

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

NDFS Limited Liability Company dba Mister Money – USA of Fargo

NDFS Limited Liability Company dba Mister Money – USA of Jamestown

SCIL Inc dba Speedy Cash, Wichita, KS

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

Department of Financial Institutions
Deferred Presentment Service Providers
32 Licensed Companies
As of June 30, 2021

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

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

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

Department of Financial Institutions
Debt Settlement Providers
3 Licensed Companies
As of June 30, 2021

Delay Group Corp dba The Debt Management Group, Brooklyn, NY
GRT Financial Inc, Southfield, MI
Naviguard Inc, Minnetonka, MN

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

Transactions

	Transaction Volume*	Total Advance Amount	Total Advance Fees	Average Advance Amount	Average Advance Fees
Jul-20	3,416	\$1,129,481.00	\$225,555.43	\$330.64	\$66.03
Aug-20	3,644	\$1,216,964.50	\$242,956.08	\$333.96	\$66.67
Sep-20	3,647	\$1,237,359.66	\$247,158.95	\$339.28	\$67.77
Oct-20	3,827	\$1,312,046.00	\$262,023.20	\$342.84	\$68.47
Nov-20	3,565	\$1,240,403.50	\$247,655.16	\$347.94	\$69.47
Dec-20	3,879	\$1,373,806.00	\$274,380.44	\$354.16	\$70.73
Jan-21	3,153	\$1,104,667.00	\$220,574.52	\$350.35	\$69.96
Feb-21	3,297	\$1,166,980.00	\$233,067.99	\$353.95	\$70.69
Mar-21	2,741	\$971,663.17	\$194,088.98	\$354.49	\$70.81
Apr-21	2,756	\$994,715.00	\$198,691.00	\$360.93	\$72.09
May-21	3,164	\$1,124,288.17	\$224,636.74	\$355.34	\$71.00
Jun-21	3,651	\$1,295,682.50	\$258,689.92	\$354.88	\$71.20
Total	40,740	\$14,168,056.50	\$2,829,478.41	\$347.77	\$69.45

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

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

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

Renewals

	Renewal Volume**	Renewal Advance Amount	Renewal Advance Fees	Average Advance Amount	Average Advance Fees
Jul-20	1,296	\$437,549.50	\$87,131.90	\$337.62	\$67.23
Aug-20	1,250	\$442,680.50	\$88,464.10	\$354.14	\$70.77
Sep-20	1,310	\$468,506.00	\$93,512.70	\$357.64	\$71.38
Oct-20	1,464	\$544,132.50	\$108,774.50	\$371.68	\$74.30
Nov-20	1,268	\$457,378.00	\$91,284.60	\$360.71	\$71.99
Dec-20	1,515	\$561,660.50	\$112,264.10	\$370.73	\$74.10
Jan-21	1,038	\$398,888.00	\$79,761.60	\$384.29	\$76.84
Feb-21	1,267	\$477,113.00	\$95,334.60	\$376.57	\$75.24
Mar-21	1,060	\$407,065.00	\$81,385.00	\$384.02	\$76.78
Apr-21	986	\$370,157.50	\$73,983.50	\$375.41	\$75.03
May-21	1,103	\$420,729.00	\$84,050.80	\$381.44	\$76.20
Jun-21	1,280	\$473,896.00	\$94,623.20	\$370.23	\$73.92
Total	14,837	\$5,459,755.50	\$1,090,570.60	\$368.71	\$73.65

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

