

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

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***BULLETIN  
MARCH 31, 2017, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b><u>MERGER APPLICATION</u></b>		
1-5-17	First Financial Bank, Aneta, to merge with and into First United Bank, Park River	Approved by State Banking Board 3-23-17
3-6-17	North Star Community Credit Union, Maddock, to merge with Northern Tier Federal Credit Union, Minot	Preliminary application
<b><u>CONVERSION APPLICATION</u></b>		
2-2-17	Aspire Financial, Hatton (formerly Farmers & Merchants National Bank of Hatton) to convert to a state-chartered bank known as Aspire Financial, Fargo	Approved by State Banking Board 3-23-17
<b><u>BRANCH APPLICATION</u></b>		
2-2-17	Hometown Credit Union, Kulm, to establish a branch at 109 N McDougall Dr, Ste 5, Lincoln, ND	Approved by State Credit Union Board 3-3-17
<b><u>COMMISSIONER NAME WAIVER</u></b>		
	Ameris Bank, Winston Salem, NC	Approved by Commissioner 3-13-17
	SunTrust Advisory Services, Inc., Atlanta, GA	Approved by Commissioner 3-13-17
<b><u>USURY</u></b>		
The usury rate for unregulated lenders the month of April 2017 is <b>7.000% (6.121%)</b> .		

**PLEASE NOTE:** The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).