

*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.*

**STATE OF NORTH DAKOTA  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
2000 SCHAFFER STREET, SUITE G  
BISMARCK ND 58501-1204  
701-328-9933  
[www.nd.gov/dfi](http://www.nd.gov/dfi)**

**BULLETIN  
July 1, 2020, APPLICATIONS**

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b>CHANGE OF CONTROL APPLICATION</b>		
5-26-2020	Citizens Bank Holding Company, Finley, ND – Retroactive Change of Control Application – Susan D. Sayer to retain 100% voting shares of Citizens Holding Company, Finley, ND, which controls 100% of The Citizens State Bank of Finley, Finley, ND	Application to be acted on by the State Banking Board on July 9, 2020
5-13-2020	Westbrand, Inc., Minot – Retroactive Change of Control Application – (1) John Hoeven, IV; (2) Marcela Samson; (3) Marcela Samson and Jack Hoeven Irrevocable Trust (trustee First Western Bank & Trust, Minot, North Dakota – voting of shares controlled by John Hoeven IV and Marcela Samson); (4) Matthew Elder; (5) Alesha Bailey; Adam Duffis; and (6) Austin Duffis to retain voting shares of Westbrand, Inc., Minot, North Dakota and thereby join the Hoeven family shareholder group, a group acting in concert, which controls Westbrand and directly owns 100% of the First Western Bank & Trust and BlackRidgeBANK, Fargo, North Dakota.	Application to be acted on by the State Banking Board on July 9, 2020
<b>FACILITY/BRANCH APPLICATION</b>		
6-22-2020	Bell Bank, Fargo – Application to Establish an Interstate Branch in Phoenix, AZ	Comment period ends July 14, 2020
<b>NAME WAIVERS</b>		
6-15-2020	Blue Ridge Area Food Bank, Inc., Virginia, - Request to use the word “Bank” in a North Dakota Registration	Approved by the Commissioner on June 16, 2020
<b>USURY</b>		
The usury rate for unregulated lenders the month of July 2020 is 6.086%.		