

Date	Applicant	Status
Name Waiver		
11/4/2024	Luminate Bank, Minneapolis, MN—Request to use the work “Bank” in the registered trade name.	Approved by Commissioner 11/5/2024
Change of Control		
10/7/2024	Bravera Holding Corp., Dickinson, ND—Application to acquire Vision Bank Holdings, Inc., Fargo, ND; Vision Bank Holdings controls 100% of VISION-Bank, Fargo, ND.	Approved by Commissioner 11/29/2024
Trust Company		
7/8/2024	Trust Company of the Dakotas (proposed name changed from Dakota Trust Company), Williston, ND—Application to establish a new trust company.	Application denied by the State Banking Board 11/25/2024
Branch/Facility		
10/28/2024	United Valley Bank, Cavalier, ND—Application to establish a facility located at 3300 Jacks Way, Fargo, ND.	Approved by the Commissioner 11/8/2024
10/16/2024	Bell Bank, Fargo, ND—Application to establish a facility located at 4303 S Columbia Rd, Ste. 103, Grand Forks, ND.	Approved by the Commissioner 11/8/2024
Interstate Branch/Facility		
10/28/2024	Bravera Wealth, Dickinson, ND—Application to establish an interstate trust branch at 1135 Euclid Avenue, Helena, MT.	Approved by Commissioner 11/27/2024
10/28/2024	Bravera Wealth, Dickinson, ND—Application to establish an interstate trust branch at 1019 7th St South, Great Falls, MT.	Approved by Commissioner on 11/27/2024
11/27/2024	Bell Bank, Fargo, ND—Application to establish an interstate trust branch at 172 S Academy, Suite 130, Eagle, ID	In comment period
Request to Hold Investment in Service Corporation		
10/7/2024	Choice Financial Group, Fargo, ND—Request to invest in Propel Nonprofits.	Approved by State Banking Board 11/6/2024

### Usury

The usury rate for unregulated lenders for the month of December 2024 is 10.155%.

Department of Financial Institutions  
[www.nd.gov/dfi](http://www.nd.gov/dfi)  
1200 Memorial Highway  
Bismarck, ND 58504  
(701)328-9933

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