

REGULAR STATE BANKING BOARD MEETING  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
1200 MEMORIAL HIGHWAY  
BISMARCK, NORTH DAKOTA

PUBLIC SESSION

Call to Order by Chair Kruse at 9:30 a.m., Wednesday, January 10, 2024.

I. APPROVAL OF MINUTES

Regular meeting of November 13, 2023

II. ITEMS TO BE NOTED

- A. Bell Bank, Fargo—Application to establish an LPO located at 2901 SW Burlingame Rd, Topeka, KS. Approved by the Commissioner.
- B. The Union Bank, Beulah—Application to establish a facility located at 113 1st Ave NW, Beulah. Approved by the Commissioner.
- C. Choice Financial Group, Fargo—Application to relocate a facility from 207 E Front Ave, Bismarck to 1050 E Interstate Ave, Bismarck. Approved by the Commissioner.
- D. Bell Bank, Fargo—Application to establish an interstate branch located at 6838 N 58th Dr, Glendale, AZ. Approved by the Commissioner.
- E. Bravera Bank, Dickinson—Application to merge Financial Security Bank, Kerkhoven, MN with and into Bravera Bank. Approved by the Commissioner.
- F. Banks and Co., Fargo, ND—Request to use the word “bank” in the registered trade name of the business. Approved by the Commissioner.



Lise Kruse  
COMMISSIONER

Corey Krebs  
ASSISTANT COMMISSIONER

Ryan Spah  
CHIEF EXAMINER

Chris Ludwig  
NON-DEPOSITORY DIVISION SUPERVISOR

- G. Creatoris Contractus Trust Enterprise, Viridis Ignis Express Trust Enterprise, and Quod Dicit Non Potest Trust Enterprise, Sioux Falls, SD—Request to use the word “trust” in the registered trade name of the business. Denied by the Commissioner.
- H. Rainforest Trust, Justin, TX—Request to use the word “trust” in the registered trade name of the business. Approved by the Commissioner.
- I. West Bank Contractor Services, LLC, Fargo, ND—Request to use the word “bank” in the registered trade name of the business. Approved by the Commissioner.

### III. DISCUSSION ITEMS

- A. Bank Budget Update (attached)

Adjournment to Executive Session.

**EXECUTIVE SESSION** – Pursuant to North Dakota Century Code §6-01-07.1 to review Supervisory Reports of Examination, confidential documents, and confidential commercial and financial information under the authority of North Dakota Century Code §44-04-18.4(1), §44-04-19.1(9), and §44-04-19.2

- I. DASHBOARD
- II. STATE REPORTS OF EXAMINATION

Adjournment to public session.

### **PUBLIC SESSION**

- I. Other Business

Adjournment



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Corey Krebs, Secretary

*Any person who requires an auxiliary aid or service may contact the Department of Financial Institutions at 328-9933 (TDD 1-800-366-6888) at least five days prior to the scheduled meeting date.*