

NORTH DAKOTA  
DEPARTMENT OF FINANCIAL INSTITUTIONS

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**2021-2023 BIENNIAL REPORT**

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## MESSAGE FROM THE COMMISSIONER



It continues to be an honor and privilege to serve in the capacity of commissioner of this department. In the department's 136<sup>th</sup> year, it is amazing to see that our purpose has remained consistent. In his 1914 report, my predecessor S.G. Severtson commented on the importance of banks operating safely, stating that banks are the "custodian of the savings of children and hard-working people." This statement is still true and relevant as our purpose is to ensure the safety and soundness of our financial institutions, which results in the ability of our citizens to access financial services with confidence. Since every citizen uses some form of financial service, whether it is with our banks, credit unions, or one of our many nonbank licensees, our department's work impacts every citizen in North Dakota.

I truly believe the dual banking system in the United States is what makes our economy the greatest in the world. The dual banking system allows for federal and state partnerships in supervision of our banks and credit unions. That partnership includes local insight and is what helps our community financial institutions thrive. Community financial institutions are the backbone of the communities they serve, providing services to local farmers, businesses, and entrepreneurs – making our economy resilient.

In the last few years, financial institutions have faced interesting and unique challenges. Cybersecurity and fraud are continual threats facing the financial industry. The COVID-19 federal stimulus provided liquidity in the system, where institutions invested in assets that were affected by rising interest rates. Managing interest rates and liquidity poorly, along with the speed of social media-induced bank runs, caused bank failures on the coasts in the spring of 2023. Throughout, our local institutions have remained stable, well-capitalized and in sound financial condition. In North Dakota we have not experienced a bank failure for over 30 years, and the only reason we have fewer banks today is due to consolidations.

Our department has seen significant growth in nonbank licensees in recent years. To ensure we remain vigilant in our oversight, in 2023 we introduced, and our legislators passed, a model law for money transmitters and a law requiring licensing and oversight of mortgage servicers. Looking to the future, we will address cybersecurity concerns by introducing model law legislation in 2025 for nonbanks. For banks and credit unions, we will encourage the use of a state regulator-developed tool to help institutions prepare in the event of a ransomware attack. As fraud is prevalent, we are continually seeking ways to enhance financial literacy education for our citizens. Starting in 2024, our department will host the LifeSmart program, which is a competition for North Dakota high schools on financial literacy. Our commitment is to further our mission of ensuring a safe and sound financial industry, to the benefit of North Dakota citizens.

*Lise Kuse*

# Accomplishments & Activities

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## Digital Assets/Virtual Currency

The emergence of virtual currency and digital assets has sparked considerable curiosity among North Dakota citizens and the financial industry. Therefore, the department issued guidance to banks and credit unions to clarify regulatory expectations, as well as outlining risks to consider prior to engaging in the activity. The department also sponsored model law legislation for money transmission, which included transmissions involving virtual currencies.

## Industry Oversight

The department remained vigilant to ensure companies doing business in North Dakota are financially sound and operate in accordance with the law. Forty bank, seven trust, twenty-six credit union, and 152 non-depository financial institution examinations were conducted during the biennium. Additionally, financial data was monitored on an ongoing basis for changing financial conditions. Removal orders, where individuals are prohibited from working for a financial institution, were issued against five individuals to guard the public against those who have engaged in fraud and other prohibited activities.

## National Engagement

Effective local control is only possible if federal laws do not preempt state law and enforcement authority remains with state governments. The department remains engaged with federal regulators and lawmakers to ensure oversight of the financial industry includes state insight into the local economy. The Commissioner was elected to the board of directors and is currently chairing the Conference of State Bank Supervisors (CSBS). The Assistant Commissioner was elected to the board of directors of the National Association of State Credit Union Supervisors (NASCUS). Through these associations, the department regularly engages with our federal agency counterparts such as the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve system, the Consumer Financial Protection Bureau (CFPB), and the National Credit Union Administration (NCUA) to ensure North Dakota interests are represented.

## Outreach

Department officials are often asked to speak at various events and to different groups to share insight and educate. These include meetings of the Risk Management Association members, the Independent Community Bankers of North Dakota Agriculture lending school, and local colleges and universities. The Commissioner is on the FDIC Advisory Committee of State Regulators and as the current Chair of

# Accomplishments & Activities

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CSBS, has had the privilege of speaking nationally, including the closing comments at the 2022 Community Bank Research Conference held at the St. Louis Federal Reserve Bank.

## Networked Supervision

State banking agencies coordinate with one another to ensure seamless oversight of banks and credit unions with operations in multiple states. Non-depository financial institutions have grown and represent a significant segment of the financial industry, and the need for greater state coordination to oversee this sector has grown with it. Prudential standards establishing capital, liquidity, and board governance requirements for mortgage servicers and a model law for money transmitters were adopted into North Dakota law in 2023. These new laws ensure consistent supervision across the nation and enhanced protection for consumers. The department is participating in “One Company, One Examination” and multi-state examination initiatives, which leverages work of other states’ agencies to improve efficiencies, reduce duplication and regulatory burden, and ensure effective oversight of the financial industry. The department was an early adopter of the State Examination System (SES) software, ensuring a common modern platform is used across the nation for seamless examinations of the regulated industries.

## Staffing

The department has an excellent team of talented examiners and support staff. The past five years has seen the retirement of key personnel and intense competition within the labor market for those with financial training. While it has been challenging, existing staff have stepped up to fill vacant key management positions, and recruitment efforts have successfully filled open examiner positions with top candidates. This has allowed the department to continue to meet its mission while rebuilding the examination team.

## Modernization Initiative

The Department continued the strategy of modernizing laws and rules to ensure they meet the needs of the industry and North Dakota citizens and to eliminate unnecessary regulatory burdens where possible. This initiative helps limit the risk of federal preemption and enhances efforts to improve multi-state coordination. Several department bills were passed in 2023 updating outdated state laws and were part of the Governor’s Red Tape Reduction initiative. Additionally, administrative rules were updated to improve processes and reflect changes in federal law.





## House Bill 1008

Department Budget Bill:

- Appropriations of \$9,856,379, excluding OMB bill funding.
- Authority for 35 full time employees.
- Legislative amendment added creating a legislative study looking into alternative appropriation methods for the department.

## House Bill 1068

Bill creating supervision framework for mortgage servicers:

- Filled a gap in oversight as non-bank servicers now represent 60% of servicing market.
- Incorporates prudential standards for liquidity, capital, and board governance into North Dakota law.
- Reduces risk of federal preemption by establishing a sound and consistent state oversight process.

## Senate Bill 2090

Bill addressing mortgage lenders:

- Enacted law specific to mortgage lenders, clarifying rules applicable to mortgage lenders versus other nonbank lenders.
- Removed unnecessary duplication with other laws.
- Simplifies and creates consistency with other laws related to administrative remedies.
- Clarifies industry exemption from the law.
- This bill was part of the Governor's Red Tape Reduction Initiative.

## Senate Bill 2092

Bill to improve legal consistency and credit union liquidations:

- Simplifies and creates consistency with other laws related to administrative remedies.
- Changed law for voluntary liquidation of a credit union to be consistent with current state and federal processes.
- Relocated the voluntary liquidation law to a different section covering similar issues.

## Senate Bill 2119

Bill related to money transmission:

- Adopted model money transmission law, creating consistency across the nation.
- Adopts a framework for overseeing virtual currency transmission.
- Reduces risk of federal preemption by establishing a sound and consistent state oversight process.
- This bill was part of the Governor's Red Tape Reduction Initiative.

# Community Involvement



**Zoo Boo** - Department employees and their families volunteered their time at the Zoo Boo in 2021 and 2022. It is a fun way to provide financial literacy tools (and candy) to kids of all ages!



**Take Your Child to Work Day** – The Department had a great time teaching financial literacy to roughly 25 elementary aged children. The DFI, along with the Bank of North Dakota and Department of Water Resources, spent the afternoon teaching and learning from these kids.



**LifeSmarts** – The Department had the pleasure of participating in the LifeSmarts competition. Pictured to the right are the teams from Litchville-Marion, Jamestown White, and Jamestown Blue during the championship round.



# Short- and Long-Term Goals



- ❖ Preempt preemption – Ensure strong state oversight to prevent federal government preemption of state law and state oversight of the financial industry:
  - Provide a consistent legal framework for regulated industries, adopt model state laws and prudential standards.
  - Engage with federal agencies and participate in regulatory trade organizations.
  - Limit regulatory duplication by coordinating between states with the one company, one exam initiative.
- ❖ Modernize supervision, update regulations and examinations to ensure relevance and reduce outdated or unnecessary regulatory hurdles.
- ❖ Perform timely and impactful examinations in accordance with accreditation standards and ensure the financial services industry remains strong and vibrant.
- ❖ Build an oversight program for mortgage servicing; authority established by legislation in 2023.
- ❖ Improve financial literacy program to better reach youth, new Americans, and underbanked populations.
- ❖ Improve communications with the industries overseen.
- ❖ Introduce model law establishing cybersecurity standards for nonbank industry.

## MISSION

To maintain public confidence in North Dakota financial institutions by ensuring the financial industry operates in a safe and sound manner while complying with applicable rules and laws.

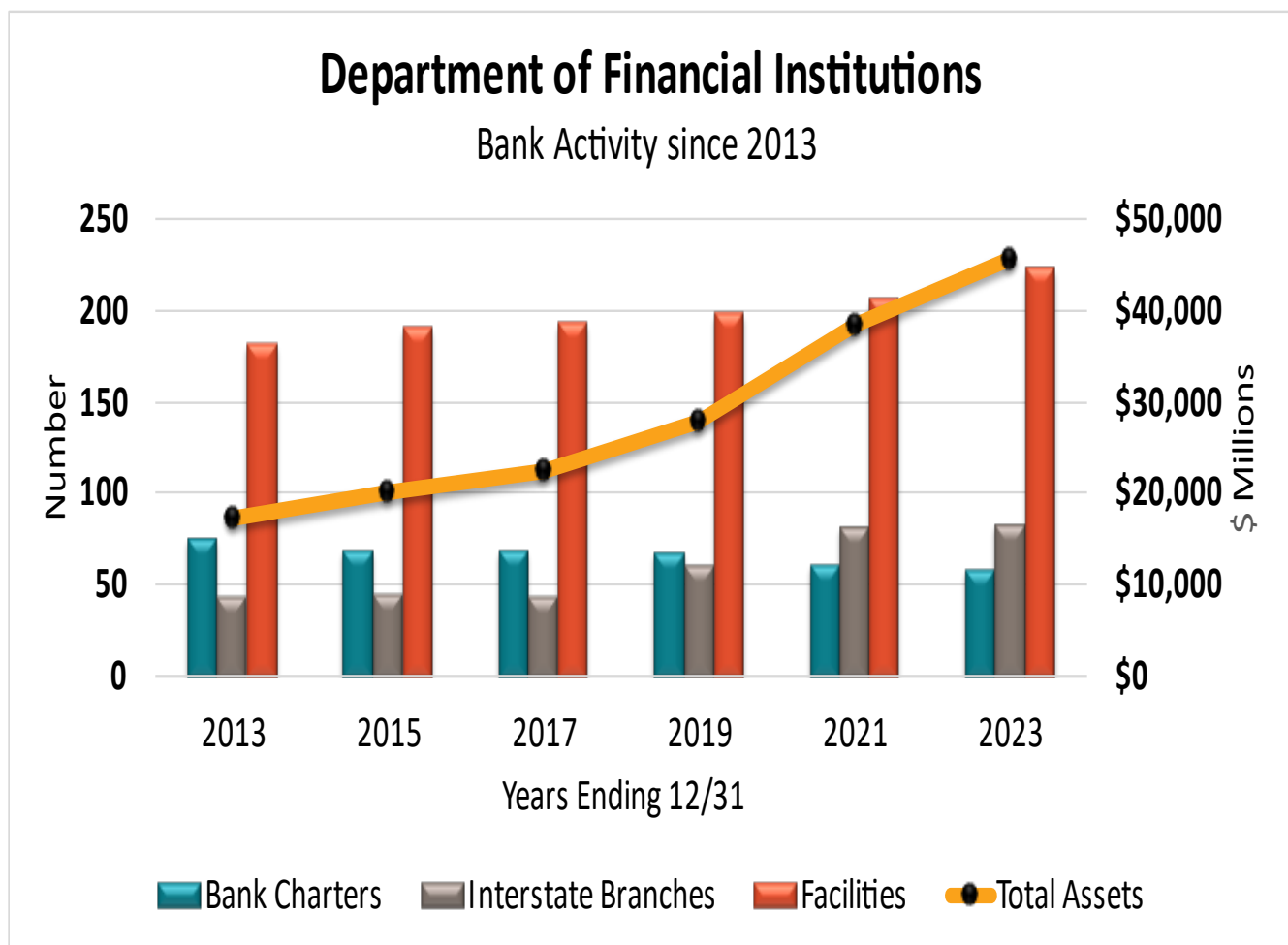
## VISION

A safe, secure, and competitive financial services environment which promotes the economic well-being of North Dakota businesses and consumers.



## North Dakota State-Chartered Bank Operations

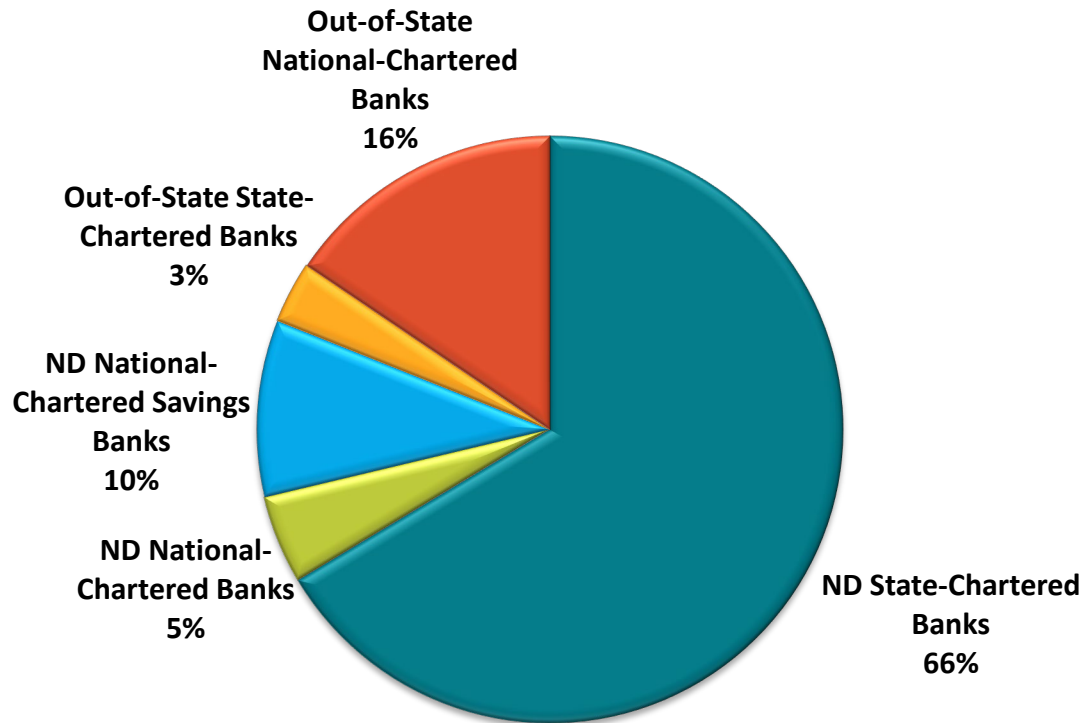
The financial services industry continues to expand rapidly. Total state-chartered bank assets increased \$8.1 billion, or 21 percent, over the biennium to \$45.6 billion. During that time, the number of bank locations increased by six, or three percent, to 222 locations. Out-of-state branches increased six percent to 83 locations. All of the growth occurred while the number of individual state-chartered banks declined five percent to 59. Despite consolidation and merger activity, state-chartered 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.



## North Dakota State-Chartered Bank Market Share

Banks overseen by the department continue to gain market share. North Dakota state-chartered banks held 66 percent of total bank deposits at end of this biennium, up from 63 percent last biennium, and 53 percent in 2013.

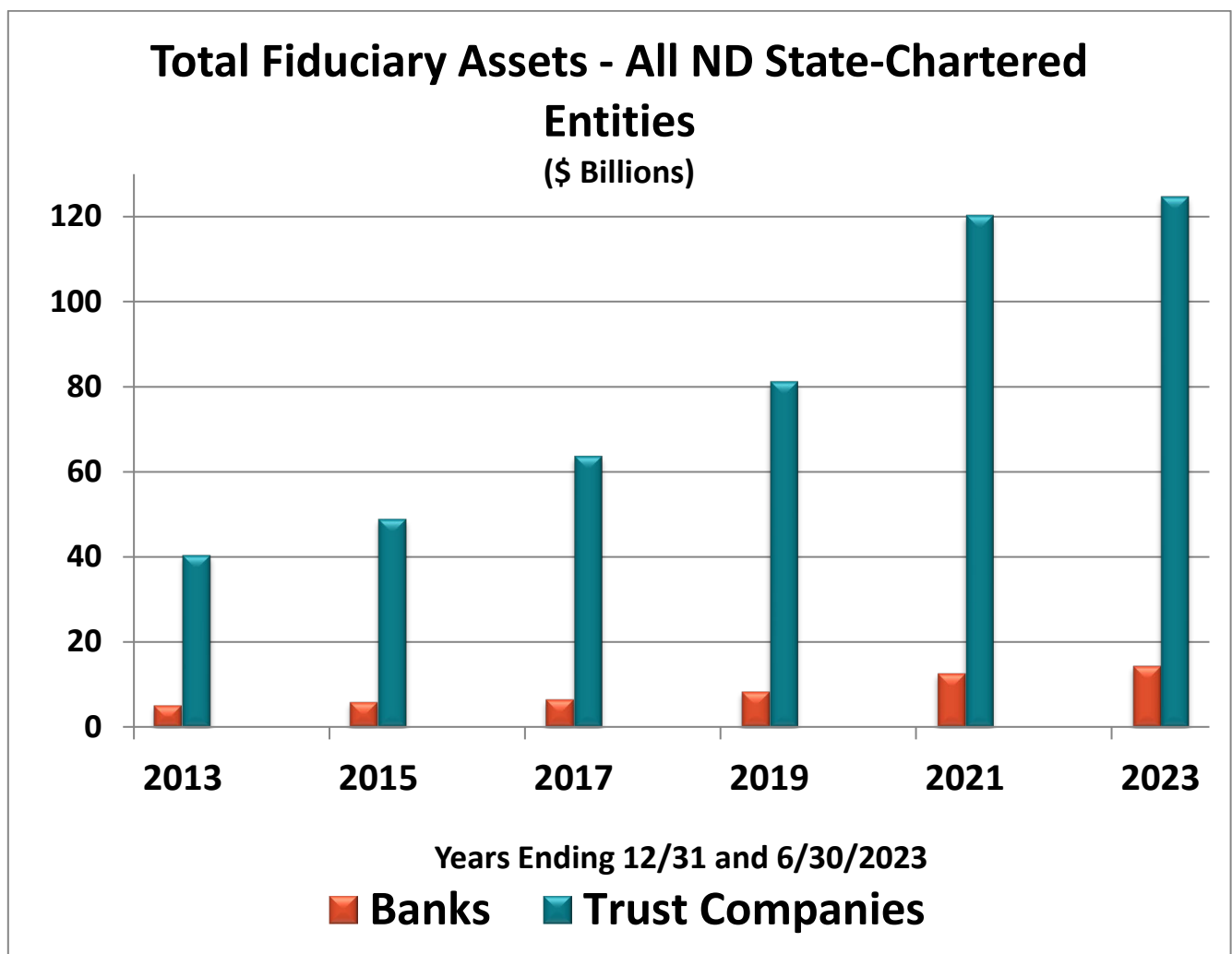
### Distribution of North Dakota in-State Deposits (as of June 30, 2023)



Source: FDIC Summary of Deposits

## North Dakota State-Chartered Trust Operations

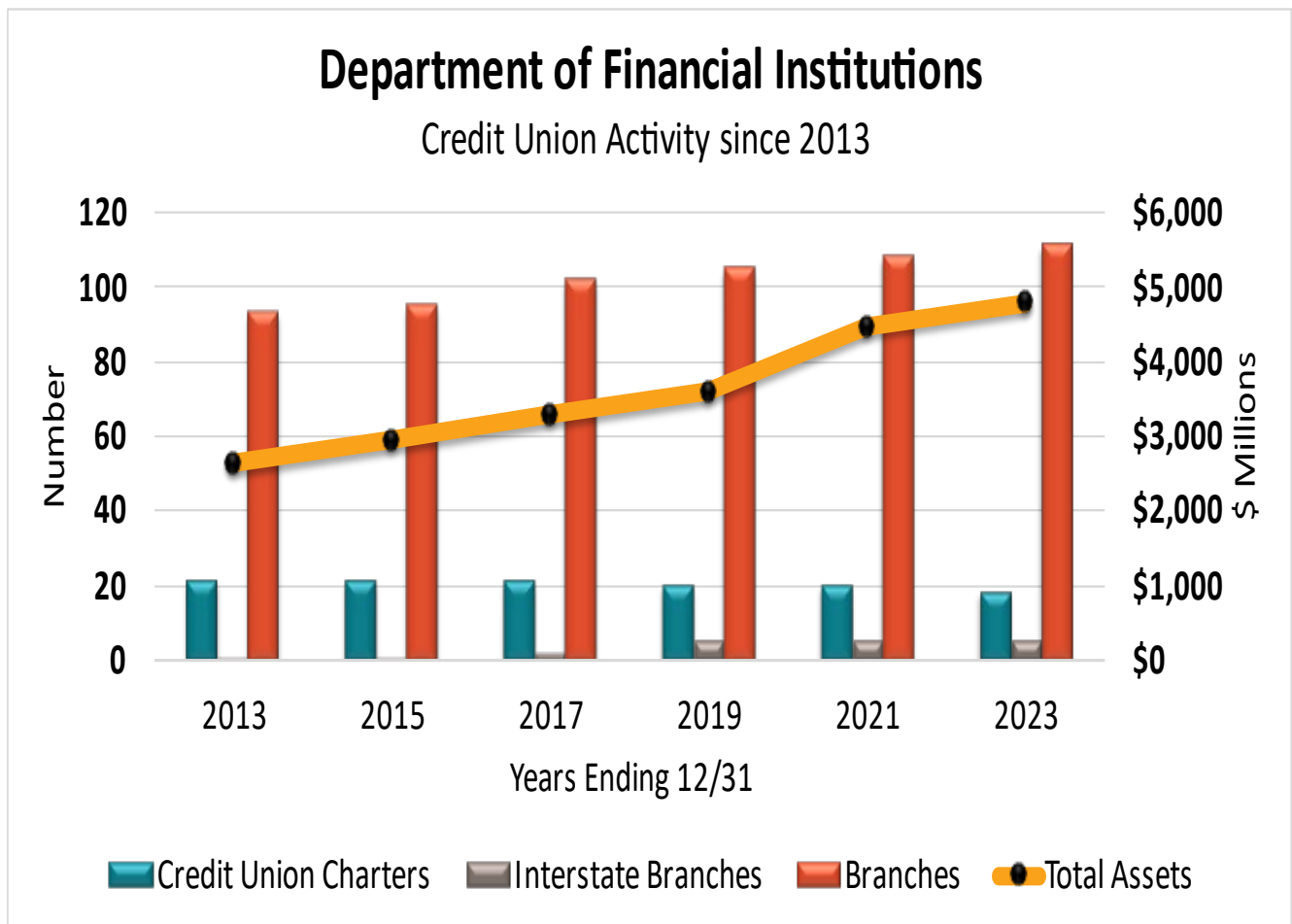
Trust activity of North Dakota banks and trust companies grew over the biennium. Total fiduciary assets under management increased 28 percent to \$139 billion. These assets were held by four independent trust companies and 13 banks with trust powers. This includes one additional bank with trust powers over that period.





## North Dakota State-Chartered Credit Union Operations

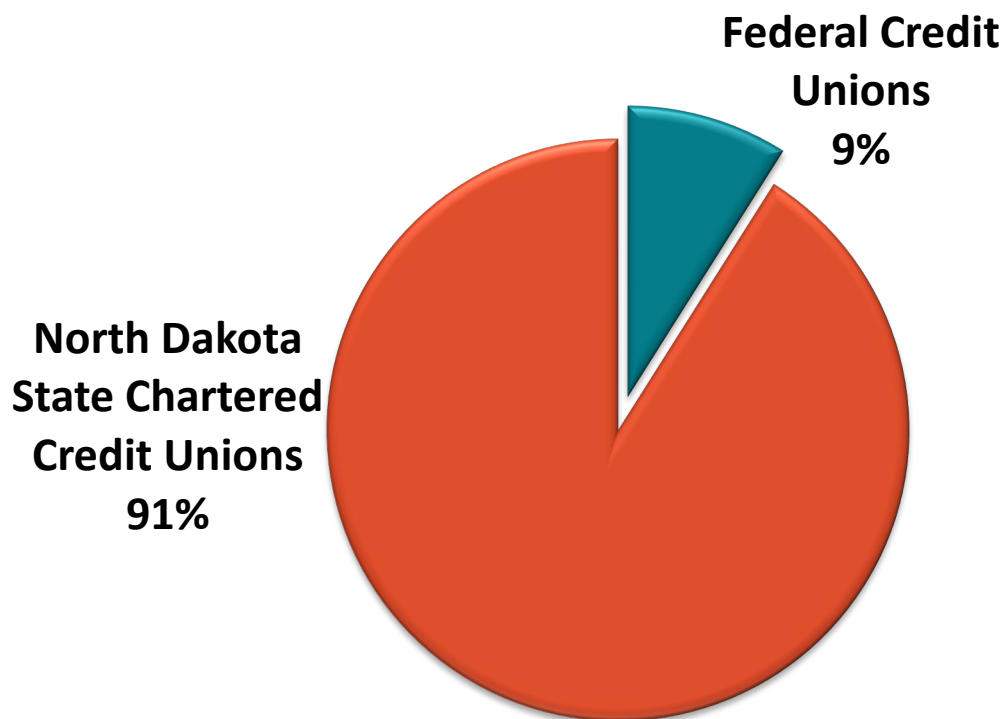
Credit unions are also increasing in size and becoming more complex. Credit union assets increased 12 percent over the biennium to \$4.8 billion. The number of credit unions declined ten percent to 18 while three branch locations were added for a total of 111. The number of interstate branches remains at five. Despite consolidation and merger activity, state-chartered credit unions are growing and gaining market share. Despite the growth, credit unions maintained a healthy financial posture resulting in a well-capitalized equity position.



## North Dakota State-Chartered Credit Union Market Share

Credit Unions overseen by the Department continue to gain market share. North Dakota state-chartered credit unions held 91 percent of total credit union deposits at end of this biennium, up from 90 percent last biennium, and 84 percent in 2013.

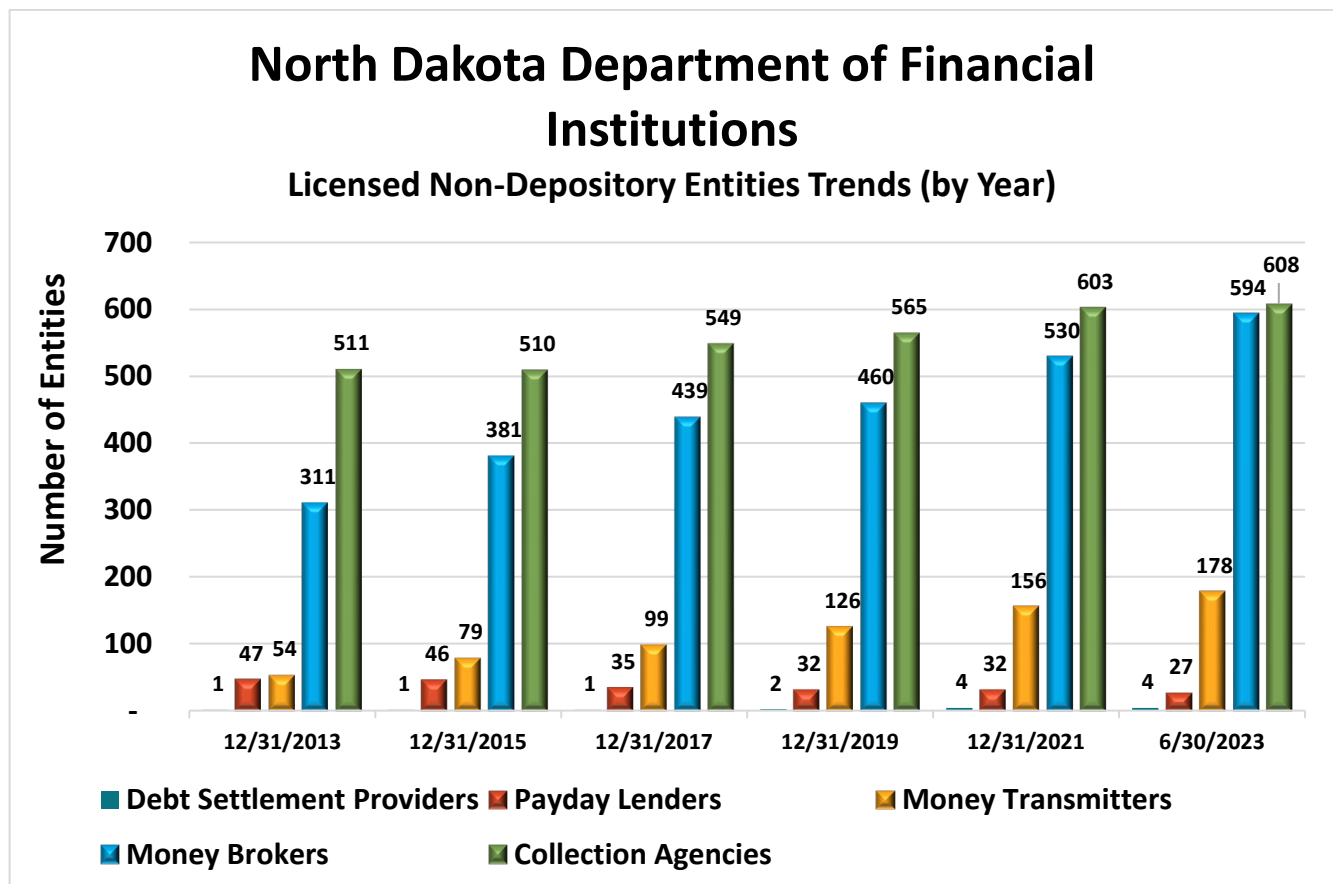
### North Dakota State-Chartered Credit Union Deposits (as of June 30, 2023)



Source: FDIC Summary of Deposits

## North Dakota Non-Depository Financial Institutions

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. The dramatic failures of cryptocurrency related companies witnessed this biennium are examples of these risks.





# Available Publications

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**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.

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

**Financial Literacy Brochures** – The Financial Literacy Brochures are available to the public as an information source regarding scams, credit scores, and credit cards versus debit cards.

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

**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](http://www.nd.gov/dfi)

Secretary of State’s website: [www.nd.gov/sos](http://www.nd.gov/sos)

# Statutes Administered by the Department

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## Century Code

Chapter 6	Banks and Banking
Chapter 13	Debtor and Creditor Relationship

## Administrative Code

Article 13	Department of Financial Institutions
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# History of the Department

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- 1887 The Office of Public Examiner established to supervise the books and financial accounts of several public, educational, charitable, penal, and reformatory institutions of Dakota Territory, with public examiners appointed by the Governor.
- 1889 North Dakota becomes a state.
- 1893 The act which established the Office of Public Examiner is repealed and an act providing for a State Examiner is enacted. The Governor is to appoint, and the Senate confirm the State Examiner, who shall examine the books of the Secretary of State, State Auditor, State Treasurer, Clerk of the Supreme Court, Commissioner of Insurance, County Treasurer, County Auditor, Board of County Commissioners, the general public, educational, charitable, penal, and reformatory institutions.
- 1905 The Banking Board is created to have charge and control over all associations carrying on the business of banking, savings banks, and trust companies under the laws of North Dakota. This board consisted of the Governor, Secretary of State, and Attorney General.
- 1935 An act for the organization of credit unions is approved and placed under the supervision of the State Banking Board.
- 1943 Composition of the State Banking Board changed to two members appointed by the Governor and the State Examiner who serves as Chair. The Attorney General serves as Ex-officio, attorney for the Board.
- 1945 State Credit Union Board established consisting of two members appointed by the governor and the State Examiner who serves as Chair. The Attorney General serves as Ex-officio, attorney for the Board.
- 1960 Oversight of small loan companies assigned to the office.
- 1969 The name of the Office of the State Examiner was changed to the Department of Banking and Financial Institutions, and the position of State Examiner changed to Commissioner.
- 1969 Examination of state agencies, educational, charitable, penal, reformatory, county offices, cities, parks, and school districts was transferred to the State Auditor's Office.
- 1969 The State Banking Board was expanded to 5 members.
- 1969 Department assigned oversight of collection agencies.
- 1973 Department assigned oversight of sellers of checks.

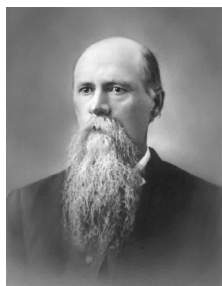


# History of the Department

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- 1975 Department assigned oversight of consumer finance companies.
- 1979 Department assigned oversight of money brokers.
- 1979 The State Banking Board was expanded to 7 members, and the State Credit Union Board expanded to 5 members. The Commissioner serves as Chair of both Boards.
- 1997 Law governing small loan companies combined into consumer finance company law.
- 2001 The name of the Department of Banking and Financial Institutions changed to the Department of Financial Institutions.
- 2001 Department assigned oversight of deferred presentment service providers.
- 2005 Department assigned oversight of money transmitters.
- 2009 Law governing consumer finance companies combined into money broker law.
- 2011 Department assigned oversight of debt settlement service providers.
- 2019 Department embarks on an initiative to modernize laws and administrative rules, introducing bills which were passed by the legislature.
- 2021 Department continues the initiative to modernize laws and administrative rules, introducing bills which were passed by the legislature.
- 2023 Department embarks on an initiative to ensure state oversight is strong to prevent federal government preemption of state law, combining it with the modernization initiative, introducing bills which shored up state oversight of regulated entities, which were passed by the legislature.
- 2023 Model money transmission law passed creating consistency across the nation, assigned the department oversight of virtual currency transmission, and reduced red tape as part of the Governor's Red Tape Reduction initiative.
- 2023 Law governing money brokers was bifurcated, creating industry specific law for mortgage lenders and other non-depository lenders. This also modernized parts of the law and was part of the Governor's Red Tape Reduction initiative.
- 2023 Department assigned oversight of mortgage servicing companies. The law incorporates prudential standards creating consistency across the nation.

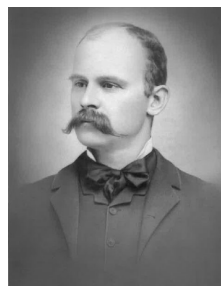
# Commissioners



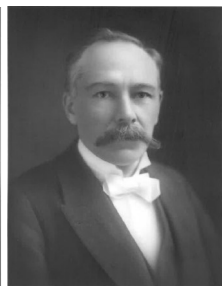
Wm. G Hayden  
1889-1891



R.E. Wallace  
1891-1893 1901-1903



Kemper Peabody  
1893-1895



H.A. Langlie  
1895-1901



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



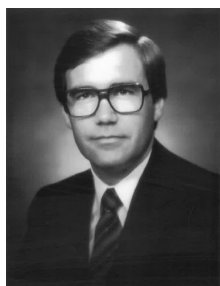
H.L. Thorndal  
1966-1969



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

## STATE BANKING BOARD

I. Lise Kruse	.....	Chair
(Commissioner)		
Brenda Foster	.....Term Expires 6-30-2026.....	Member
(Chief Executive Officer, First Western Bank & Trust, Minot)		
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)		
Steven Rehovsky	.....Term Expires 6-30-2027.....	Member
(President, First United Bank, Park River)		
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)		

## 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)		
Stephen Schmitz	.....Term Expires 6-30-2026.....	Member
(President, First Community Credit Union, Jamestown)		
Melanie Stillwell	.....Term Expires 6-30-2023.....	Member
(President, Western Cooperative Credit Union, Williston)		



# Department Organization Chart

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I. LISE KRUSE  
*Commissioner*

COREY J. KREBS  
*Assistant Commissioner*

HEIDI LABREE  
*Business Manager*

ANGELA MILLS FISCHER  
*Review Examiner*

RYAN R. SPAH  
*Chief Examiner*

MEGAN SAUER  
*Administrative Examiner*

LISA KIRSCHMANN  
*Administrative Assistant III*

DEAN DEPOUNTIS  
*Assistant Attorney General*

## Bismarck Bank Examination Crew

ALEX JACOBSON, *Supervising Examiner*  
NOAH ANDERSON, *Examiner II*  
SCOTT BRUNS, *Examiner II*  
KATIE HAUSER, *Examiner I*  
STEPHEN HILLERUD, *Examiner I*  
CHRIS CLARK, *Examiner I*

## Fargo Bank Examination Crew

TAYLOR HARMS, *Supervising Examiner*  
LACEY BUCHHOLZ, *Examiner III*  
JARED HOGLIN, *Examiner III*  
JEN WASHNIESKI, *Examiner I*  
ANDERS LARSON, *Examiner I*

## Grand Forks Examination Crew

KAITLIN REYNA, *Examiner II*  
WAYNE SCHULL, *Examiner II*  
BEA DALMI, *Examiner I*  
LINDSEY JOHNSON, *Examiner I*

## Credit Union Examination Crew

DAVE HATTON, *Supervising Examiner*  
TAMMY EGELAND, *Examiner III*  
ZACHARY SCHELL, *Examiner II*  
MICHAELA VOLK, *Examiner II*

## Consumer Examination Crew

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

# Department Regulatory Fund

	<b>Bank Division</b>	<b>Credit Union Division</b>	<b>Consumer Division</b>	<b>Total</b>
<i>Amount Forward 7-1-21</i>	\$ 528,761.00	\$ 254,560.00	\$ 2,590,703.00	\$ 3,374,024.00
<b>Income:</b>				
Assessments	\$ 6,059,492.90	\$ 1,582,648.43		\$ 7,642,141.33
Examination Fees	\$ 167,510.00			\$ 167,510.00
Application/Investigation Fees	\$ 24,500.00	\$ 1,800.00	\$ 345,616.50	\$ 371,916.50
License Fees			\$ 2,282,096.36	\$ 2,282,096.36
Interest Income	\$ 5,340.75	\$ 1,009.18	\$ 8,603.04	\$ 14,952.97
Miscellaneous Fees	\$ 1,647.00	\$ 714.00	\$ 2,104.00	\$ 4,465.00
<b>Total Income</b>	<b>\$ 6,787,251.65</b>	<b>\$ 1,840,731.61</b>	<b>\$ 5,229,122.90</b>	<b>\$ 13,857,106.16</b>
<b>Expenditures:</b>				
Salaries	\$ 4,187,930.44	\$ 1,308,989.90	\$ 1,356,989.71	\$ 6,853,910.05
Operating	\$ 1,125,383.13	\$ 267,547.25	\$ 206,748.76	\$ 1,599,679.14
<b>Total Expenditures</b>	<b>\$ 5,313,313.57</b>	<b>\$ 1,576,537.15</b>	<b>\$ 1,563,738.47</b>	<b>\$ 8,453,589.19</b>
<i>Amount Forward 7/1/2021</i>	\$ 1,473,938.08	\$ 264,194.46	\$ 3,665,384.43	\$ 5,403,516.97

## 2023 - 2025 Total Appropriation

Salaries	\$ 5,396,450.00	\$ 1,620,000.00	\$ 2,088,000.00	\$ 9,104,450.00
Operating	\$ 1,256,000.00	\$ 340,000.00	\$ 550,917.00	\$ 2,146,917.00
Contingency	\$ 11,600.00	\$ 3,200.00	\$ 5,200.00	\$ 20,000.00
<b>Total Appropriation</b>	<b>\$ 6,664,050.00</b>	<b>\$ 1,963,200.00</b>	<b>\$ 2,644,117.00</b>	<b>\$ 11,271,367.00</b>

# State-Chartered Bank Activity

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## CHANGE OF CORPORATE NAME AUTHORIZED

American Bancor, LTD, Dickinson, changed the name to Bravera Holdings Corp., effective 10/29/21

American Bank Center, Dickinson, changed the name to Bravera Bank, effective 10/29/21

American Trust Center, Dickinson, changed the name to Bravera Wealth, effective 10/29/21

Garrison State Bank, Garrison changed the name to TruCommunity Bank, effective 12/31/21

## DEPOSIT PRODUCTION OFFICES AUTHORIZED

Cornerstone Bank, Fargo, 415 20<sup>th</sup> Ave SW, Minot, effective 5/11/22

Merchants Bank, Rugby, 649 Knutson St, Mapleton, effective 9/30/21

KodaBank, Drayton, 4626 Amber Valley Parkway S, Fargo, effective 11/3/21

Cornerstone Bank, Fargo, 140 Viking Dr, Rugby, ND, effective 9/20/22

## DEPOSIT PRODUCTION OFFICES DISCONTINUED

Cornerstone Bank, Fargo, 415 20<sup>th</sup> Ave SW, Minot, effective 8/15/22

Merchants Bank, Rugby, 649 Knutson St, Mapleton, effective 3/28/22

Cornerstone Bank, Fargo, 140 Viking Dr, Rugby, ND, effective 10/31/22

## FACILITIES AUTHORIZED

Border Bank, Fargo, 3203 32<sup>nd</sup> Ave S, Ste 100, Fargo, effective 4/20/22

Horizon Financial Bank, Munich, 102 9<sup>th</sup> Ave NE, Langdon, effective 1/17/22

Bravera Bank, Dickinson, 300 Central Ave, Finley, ND, effective 11/15/21

# State-Chartered Bank Activity

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Dakota Heritage Bank, Hunter, 101 2<sup>nd</sup> Ave SW, Medina, effective 11/19/21

Merchants Bank, Rugby, 649 Knutson St, Mapleton, effective 12/14/21

TruCommunity Bank, Garrison, 710 Main Ave, Washburn, effective 12/31/21

TruCommunity Bank, Garrison, 205 Main St, Turtle Lake, effective 12/31/21

First International Bank & Trust, Watford City, 4530 Memorial Hwy, Mandan, effective 1/3/22

First Western Bank & Trust, Minot, 1414 12<sup>th</sup> Ave N, Fargo, effective 6/9/22

Cornerstone Bank, Fargo, 415 20<sup>th</sup> Ave SW, Minot, effective 6/27/22

First United Bank, Park River, 319 S Main, Rugby, effective 9/13/22

First United Bank, Park River, 104 Central, Maddock, effective 9/13/22

First United Bank, Park River, 3232 25<sup>th</sup> St S, Fargo, effective 9/13/22

First United Bank, Park River, 300 4<sup>th</sup> St NE, Devils Lake, effective 9/13/22

First United Bank, Park River, 200 Main St W, Cavalier, effective 9/13/22

First United Bank, Park River, 407 5<sup>th</sup> Ave, Cando, effective 9/13/22

Cornerstone Bank, Fargo, 140 Viking Dr, Rugby, effective 10/31/22

## FACILITIES RELOCATED

Bank Forward, Hannaford, from 1301 Ralph Engelstad Arena Dr and 3350 S Columbia Rd, Grand Forks to 4651 S Columbia Rd, Grand Forks, ND, effective 10/18/21

Dakota Heritage Bank, Hunter, from 101 W Caledonia Ave, Hillsboro to 212 W Caledonia Ave, Hillsboro, effective 9/19/22

# State-Chartered Bank Activity

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## FACILITIES DISCONTINUED

Choice Financial Group, Fargo, 101 2<sup>nd</sup> Ave SW, Medina, effective 7/30/21

United Valley Bank, Cavalier, 200 First Ave N, Grand Forks, effective 11/15/22

Choice Financial Group, Fargo, 1313 Skyline Blvd, Bismarck, effective 12/30/22

First International Bank & Trust, Watford City, 143 Warrington Ave, Bowdon, effective 3/31/23

First International Bank & Trust, Watford City, 300 11<sup>th</sup> St W, Williston, effective 3/31/23

First International Bank & Trust, Watford City, 3101 N Broadway, Fargo, effective 5/31/23

## INTERSTATE BRANCHES AUTHORIZED

First Western Bank & Trust, Minot, 320 S Phillip Ave, Ste 201, Sioux Falls, SD, effective 3/7/22

First International Bank & Trust, Watford City, 3600 Minnesota Dr, Ste 70, Edina, MN, effective 11/16/21

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

Western State Bank, Devils Lake, 22601 N 19<sup>th</sup> Ave, Phoenix, AZ, effective 8/23/21

First International Bank & Trust, Watford City, 601 S Minnesota Ave, Sioux Falls, SD, effective 12/1/22

## INTERSTATE BRANCHES DISCONTINUED

First International Bank & Trust, Watford City, 4930 S Western Ave, Ste 100, Sioux Falls, SD, effective 5/31/23



# State-Chartered Bank Activity

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## INTERSTATE BRANCHES RELOCATION

Bell Bank, Fargo, from 15 N Broadway, Pelican Rapids, MN to 11 S Broadway, Pelican Rapids, MN, effective 3/21/22

First International Bank & Trust, Watford City, from 800 30<sup>th</sup> Ave S, Moorhead, MN to 865 37<sup>th</sup> Ave S, Moorhead, MN, effective 1/25/23

## LOAN PRODUCTION OFFICES AUTHORIZED

First Western Bank & Trust, Minot, 320 S Phillip Ave, Ste 201, Sioux Falls, SD, effective 6/7/21

Bell Bank, Fargo, 200 Union Blvd, Ste 200, Lakewood, CO, effective 9/22/21

Bell Bank, Fargo, 1893 Station Parkway NW, Andover, MN, effective 9/27/21

Bell Bank, Fargo, 2220 Central Ave NE, Minneapolis, MN, effective 10/28/21

Merchants Bank, Rugby, 649 Knutson St, Mapleton, ND, effective 9/30/21

KodaBank, Drayton, 4626 Amber Valley Parkway S, Fargo, ND, effective 11/31/21

Bell Bank, Fargo, 902 E 2<sup>nd</sup> St, Winona, MN, effective 2/1/22

Bell Bank, Fargo, 2831 Eastern Ave, Plymouth, WI, effective 3/18/22

Bell Bank, Fargo, 2001 Thomasville Rd, Tallahassee, FL, effective 4/6/22

Cornerstone Bank, Fargo, 415 20<sup>th</sup> Ave SW, Minot, effective 5/11/22

Bell Bank, Fargo, 1390 7<sup>th</sup> St W, St. Paul, MN, effective 5/24/22

Bell Bank, Fargo, 2526 Holmes St, Kansas City, MO, effective 5/26/22

Bell Bank, Fargo, 5571 Odana Rd, Madison, WI, effective 6/27/22

Bell Bank, Fargo, 626 4<sup>th</sup> St N, Stillwater, MN, effective 8/10/22

Turtle Mountain State Bank, Belcourt, 201 Missouri Dr, Mandan, ND, effective 8/22/22

# State-Chartered Bank Activity

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Bell Bank, Fargo, 1222 SE 47<sup>th</sup> St, Cape Coral, FL, effective 9/14/22

Bell Bank, Fargo, 4101 Charlotte Ave, Nashville, TN, effective 9/14/22

Cornerstone Bank, Fargo, 140 Viking Dr, Rugby, ND, effective 9/20/22

Bell Bank, Fargo, 2802 Coho St, Ste 204, Madison, WI, effective 12/12/22

Bell Bank, Fargo, 275 4<sup>th</sup> St SE, Ste 555, St. Paul, MN, effective 1/27/23

## LOAN PRODUCTION OFFICES DISCONTINUED

Western State Bank, Devils Lake, 22601 N 19<sup>th</sup> Ave, Phoenix, AZ, effective 8/23/21

First Western Bank & Trust, Minot, 320 S Phillip Ave, Ste 201, Sioux Falls, SD, effective 3/7/22

Merchants Bank, Rugby, 649 Knutson St, Mapleton, effective 3/28/22

Cornerstone Bank, Fargo, 415 20<sup>th</sup> Ave SW, Minot, effective 8/15/22

Bell Bank, Fargo, 1939 Maguire Rd, Ste 5, Windermere, FL, effective 6/1/22

Bell Bank, Fargo, 212 Old Route 66, Saint Robert, MO, effective 7/1/2022

Bell Bank, Fargo, 320 Tudor Court, Glencoe, IL, effective 8/1/22

Cornerstone Bank, Fargo, 140 Viking Dr, Rugby, ND, effective 10/31/22

Bell Bank, Fargo, 12760 Aberdeen St NE, Blaine, MN, effective 12/31/22

Bell Bank, Fargo, 1600 Maxwell Dr, Hudson, WI, effective 1/31/23

Bell Bank, Fargo, 2424 Monetary Blvd, Ste 201, Hudson, WI, effective 1/31/23

Bell Bank, Fargo, 412 Golden Bear Court, Murfreesboro, TN, effective 1/31/23

Bell Bank, Fargo, 4101 Charlotte Ave, Nashville, TN, effective 3/1/23

Bell Bank, Fargo, 1755 Telstart Dr, Ste 300, Colorado Springs, CO, effective 4/30/23

# State-Chartered Bank Activity

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## LOAN PRODUCTION OFFICES RELOCATED

Bell Bank, Fargo, from 200 Union Blvd, Ste 200 to 200 Union Blvd, Ste 300, Lakewood, CO, effective 3/15/22

Bell Bank, Fargo, from 1990 Main St, Ste 570 to 1990 Main St, Ste 750, Sarasota, FL, effective 4/19/22

Bell Bank, Fargo, from 1990 Main St, Ste 750 to 401 N Cattlemen Rd, Sarasota, FL, effective 2/22/23

## MAIN OFFICE RELOCATION

Bank Forward, Hannaford, from 390 Wheat St, Hannaford, ND to 5650 37<sup>th</sup> Ave S, Fargo, ND, and convert Hannaford location into a branch, effective 1/1/22

## MERGERS/CONSOLIDATIONS/CONVERSIONS/DISSOLUTION

The Citizens State Bank of Finley, Finley, merged into Bravera Bank, Dickinson, effective 12/31/21

Farmers Security Bank, Washburn, merged into Garrison State Bank, Garrison, effective 12/31/21

Bank of Turtle Lake, Turtle Lake, merged into Garrison State Bank, Garrison, effective 12/31/21

First United Bank, Park River, merged Ramsey National Bank, Devils Lake, with and into First United bank, effective 7/6/22

## TRUST BRANCHES AUTHORIZED

Bravera Wealth, Dickinson, 918 Burrel Ave SE, Cooperstown, ND, effective 10/8/21

Bravera Wealth, Dickinson, 604 College Dr S, Devils Lake, ND, effective 10/27/21

Bravera Wealth, Dickinson, 123 N Broadway, Billings, MT, effective 12/10/21

## SUMMARY OF TRUST ACTIVITY

(in thousands of dollars)

Trust Activity By Type of Account	2021		2022	
	Number of Accounts	Amount (000's)	Number of Accounts	Amount (000's)
<u>Managed Assets:</u>				
Personal trusts and agency accounts	\$ 196	\$ 371,560	\$ 379	\$ 512,523
Retirement related trust and agency accounts:				
a. Employee benefit-defined contribution	\$ 175	\$ 864,139	\$ 176	\$ 752,159
b. Employee benefit-defined benefit	\$ 6	\$ 16,633	\$ 6	\$ 13,639
c. Other retirement accounts	\$ 386	\$ 203,032	\$ 433	\$ 191,155
Investment management agency account	\$ 319	\$ 405,133	\$ 362	\$ 429,746
Foundation & endowment trust and agent	\$ 54	\$ 101,992	\$ 55	\$ 91,839
Other fiduciary account	\$ -	\$ -	\$ 1	\$ -
<b>Total Managed Assets</b>	<b>\$ 1,136</b>	<b>\$ 1,962,489</b>	<b>\$ 1,412</b>	<b>\$ 1,991,061</b>
<u>Non-Managed Assets:</u>				
Personal trusts and agency accounts	\$ 106	\$ 47,445	\$ 547	\$ 46,508
Retirement related trust and agency accounts:				
a. Employee benefit-defined contribution	\$ 18,459	\$ 75,316,485	\$ 19,898	\$ 64,047,706
b. Employee benefit-defined benefit	\$ -	\$ -	\$ 7	\$ 139
c. Other retirement accounts	\$ 281	\$ 1,074,948	\$ 978	\$ 1,231,954
Investment management agency account	\$ 11	\$ 3,177	\$ 315	\$ 150,850
Foundation & endowment trust & agency	\$ -	\$ -	\$ 76	\$ 35,867
Other fiduciary account	\$ -	\$ -	\$ 13	\$ 25
<b>Total Non-Managed Assets</b>	<b>\$ 18,857</b>	<b>\$ 76,442,055</b>	<b>\$ 21,834</b>	<b>\$ 65,513,049</b>
Custody and safekeeping accounts	\$ 391,039	\$ 40,981,965	\$ 655,330	\$ 35,307,416

# State-Chartered Credit Union Activity

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## AMEND BYLAWS

Capital Credit Union, Bismarck, effective 9/3/21

Western Cooperative Credit Union, Williston, effective 9/3/21

First Community Credit Union, Jamestown, effective 6/23/22

## BRANCHES AUTHORIZED

First Community Credit Union, Jamestown, 115 Morton Ave, Page, ND, effective 1/1/22

North Star Community Credit Union, Maddock, 1695 US Hwy 2, Devils Lake, ND

Hometown Credit Union, Kulm, 301 5<sup>th</sup> Ave SE, Medina, ND, effective 3/4/22

Capital Credit Union, Bismarck, 5120 38<sup>th</sup> St S, Fargo, ND, effective 3/4/22

First Community Credit Union, Jamestown, 2500 34<sup>th</sup> St S, Moorhead, MN, effective 10/3/22

## FIELD OF MEMBERSHIP

Railway Credit Union, Mandan, expanded field of membership to include members and volunteers of the North Dakota Railroad Museum, effective 9/2/2022

Railway Credit Union, Mandan, expanded field of membership to add active members and veterans of the U.S. Military Service branches, effective 6/2/2023

## MERGER

Elm River Credit Union, Page, to merge into First Community Credit Union, Jamestown, effective 12/3/21

United Savings Credit Union, Fargo, to merge Dakota Telco Federal Credit Union, Fargo, with and into United Savings Credit Union, effective 12/2/22



## CONSOLIDATED STATEMENT OF CONDITION

(in thousands of dollars)

REPORTING PERIOD NUMBER OF BANKS	12/31/2021 61	12/31/2022 59
<b>ASSETS</b>		
Cash & Balances due from Depository Institutions:		
Noninterest-bearing balances, currency & coin	\$631,950	\$580,667
Interest-bearing balances	2,752,147	774,878
Securities	6,426,156	7,080,465
Federal funds sold	652,261	194,918
Loans and Leases		
Loans & leases, net of unearned income	26,681,822	32,941,946
Less: Allowance for loan & lease losses	379,217	392,367
Loans & leases, net of unearned income, allowance & reserves	26,302,605	32,549,579
Trading Accounts	487	2,010
Premises & fixed assets (includes capitalized leases)	638,459	706,439
Other real estate owned	18,275	8,506
Intangible assets	323,223	410,741
Other assets	682,845	974,184
<b>TOTAL ASSETS</b>	<b>\$38,428,408</b>	<b>\$43,282,387</b>
<b>LIABILITIES</b>		
Deposits:		
Total Deposits	\$33,891,533	\$38,084,913
Noninterest-bearing	9,026,519	9,156,484
Interest-bearing	24,865,014	28,928,429
Federal funds purchased & securities sold under agreements to re	79,327	286,487
Trading Liabilities	182	1,858
Other borrowed money	391,028	851,403
Subordinated notes and debentures	0	0
Other liabilities	253,651	321,282
<b>TOTAL LIABILITIES</b>	<b>\$34,615,721</b>	<b>\$39,545,943</b>
Minority interest in consolidated subsidiaries	\$0	\$0
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock	\$500	\$500
Common stock	35,210	34,110
Surplus	1,432,827	1,610,908
Retained earnings	2,316,127	2,692,448
Accumulated other comprehensive income	28,023	(601,522)
Other equity capital components		
<b>TOTAL EQUITY CAPITAL</b>	<b>\$3,812,687</b>	<b>\$3,736,444</b>
<b>TOTAL LIABILITIES &amp; EQUITY CAPITAL</b>	<b>\$38,428,408</b>	<b>\$43,282,387</b>

## ANALYSIS OF INCOME AND EXPENSE

(in thousands of dollars)

REPORTING PERIOD	12/31/2021	12/31/2022
NUMBER OF BANKS	61	59
<b>INTEREST INCOME</b>		
Domestic office loans	\$ 1,207,416	\$ 1,346,142
Lease financing receivables	\$ 25,487	\$ 30,194
Balances due from depository institutions	\$ 6,968	\$ 18,878
Securities	\$ 89,545	\$ 132,513
Federal funds sold	\$ 790	\$ 5,555
Other interest income	\$ 3,304	\$ 8,128
<b>Total interest income</b>	<b>\$ 1,333,510</b>	<b>\$ 1,541,410</b>
<b>INTEREST EXPENSE</b>		
Domestic office deposits	\$ 99,667	\$ 182,090
Federal funds purchased	\$ 363	\$ 1,944
Other interest expense	\$ 9,768	\$ 17,450
<b>Total interest expense</b>	<b>\$ 109,798</b>	<b>\$ 201,484</b>
NET INTEREST INCOME	\$ 1,223,712	\$ 1,339,926
PROVISION FOR LOAN & LEASE LOSSES	\$ 32,774	\$ 18,492
<b>NONINTEREST INCOME</b>		
Fiduciary activities	\$ 47,778	\$ 52,136
Service charges on deposit accounts	\$ 23,731	\$ 27,901
Trading account gains and fees	\$ 159	\$ 1,507
Additional noninterest income	\$ 684,528	\$ 374,453
<b>Total noninterest income</b>	<b>\$ 756,196</b>	<b>\$ 455,997</b>
<b>NONINTEREST EXPENSE</b>		
Salaries & employee benefits	\$ 697,587	\$ 693,128
Premises and equipment expense	\$ 103,869	\$ 113,013
Additional noninterest expense	\$ 319,727	\$ 321,534
<b>Total noninterest expense</b>	<b>\$ 1,121,183</b>	<b>\$ 1,127,675</b>
Pre-tax net operating income	\$ 825,951	\$ 649,756
Securities gains (losses)	\$ 7,088	\$ (11,424)
Applicable income taxes	\$ (163,561)	\$ (99,073)
<b>Income before extraordinary items</b>	<b>\$ 669,478</b>	<b>\$ 539,259</b>
Extraordinary gains - net	\$ -	\$ -
<b>Net income attributable to bank</b>	<b>\$ 669,478</b>	<b>\$ 539,259</b>
Net income attributable to noncontrolling interests	\$ -	\$ -
<b>Net income attributable to bank and noncontrolling interests</b>	<b>\$ 669,478</b>	<b>\$ 539,259</b>
Net charge-offs	\$ 21,547	\$ 6,217
Cash dividends	\$ 381,616	\$ 163,299
Sale, conversion, retirement of capital stock, net	\$ -	\$ -
Net operating income (NI before securities gains (losses))	\$ 662,390	\$ 550,683

## CONSOLIDATED STATEMENT OF CONDITION

(in thousands of dollars)

REPORTING PERIOD	12/31/2021	12/31/2022
<b>ASSETS</b>		
Cash & Balances due from Depository Institutions:		
Noninterest-bearing balances, currency & coin	\$264,527	\$358,823
Interest-bearing balances	2,504,055	46,895
Securities	2,586,394	4,307,353
Federal funds sold	4,450	44,605
Loans and Leases		
Loans & leases, net of unearned income	4,688,820	5,364,627
Less: Allowance for loan & lease losses	108,047	108,752
Loans & leases, net of unearned income, allowance & reserve	4,580,773	5,255,875
Premises & fixed assets (includes capitalized leases)	8,997	8,845
Other real estate owned	8,264	4,249
Intangible assets		
Other assets	70,668	169,170
<b>TOTAL ASSETS</b>	<b>\$10,028,128</b>	<b>\$10,195,815</b>
<b>LIABILITIES</b>		
Deposits:		
Total Deposits	\$8,133,894	\$8,311,947
Noninterest-bearing	765,200	632,498
Interest-bearing	7,368,694	7,679,449
Federal funds purchased & securities sold under agreements to r	763,250	205,845
Other borrowed money	108,000	675,000
Subordinated notes and debentures		
Other liabilities	41,415	5,835
<b>TOTAL LIABILITIES</b>	<b>\$9,046,559</b>	<b>\$9,198,627</b>
Minority interest in consolidated subsidiaries	\$0	\$0
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock		
Common stock	\$2,000	\$2,000
Surplus	72,000	72,000
Retained earnings	939,900	1,100,653
Accumulated other comprehensive income	(32,331)	(177,465)
Other equity capital components		
<b>TOTAL EQUITY CAPITAL</b>	<b>\$981,569</b>	<b>\$997,188</b>
<b>TOTAL LIABILITIES &amp; EQUITY CAPITAL</b>	<b>\$10,028,128</b>	<b>\$10,195,815</b>

## TREND OF SELECTED FINANCIAL ITEMS

(in thousands of dollars)

Year Ending	2016	2017	2018	2019	2020	2021	2022
Number of Banks	69	69	68	67	64	61	59
Total Assets	\$21,051	\$22,431	\$25,271	\$27,834	\$34,622	\$38,428	\$43,282
Total Loans (Net)	\$15,388	\$16,700	\$19,099	\$21,122	\$24,274	\$26,303	\$32,550
Loan Loss Allowance	\$ 198	\$ 212	\$ 233	\$ 258	\$ 370	\$ 379	\$ 392
Total Deposits	\$18,204	\$19,456	\$21,884	\$24,103	\$30,096	\$33,892	\$38,085
Tier 1 Capital	\$ 2,004	\$ 2,163	\$ 2,426	\$ 2,703	\$ 3,263	\$ 3,568	\$ 4,118
Total Capital	\$ 2,065	\$ 2,244	\$ 2,563	\$ 2,934	\$ 3,585	\$ 3,812	\$ 3,736
Net Income	\$ 262	\$ 278	\$ 325	\$ 363	\$ 453	\$ 669	\$ 453

### RATIOS

	2016	2017	2018	2019	2020	2021	2022
Net Interest Margin	4.0%	4.0%	4.1%	4.0%	3.8%	3.5%	3.5%
Return on Average Assets	1.3%	1.3%	1.4%	1.4%	1.4%	1.8%	1.3%
Net Loans and Leases to Total Deposits	85.6%	87.0%	88.3%	87.0%	80.7%	77.6%	85.5%
Net Loans and Leases to Total Assets	73.4%	74.7%	76.5%	75.9%	70.1%	68.4%	75.2%
ALLL to Total Loans	1.3%	1.3%	1.2%	1.2%	1.5%	1.4%	1.19%
Tier 1 Leverage Capital Ratio	9.6%	9.8%	9.8%	10.0%	9.6%	9.4%	9.7%
Change in Deposits - Prior 12 months	5.1%	6.9%	10.5%	10.1%	24.9%	12.6%	12.4%
Change in Loans - Prior 12 months	4.8%	8.5%	12.3%	10.6%	15.3%	8.4%	23.46%
Change in Total Assets - Prior 12 months	4.6%	6.6%	10.9%	10.1%	24.4%	11.0%	12.63%

## CONSOLIDATED STATEMENT OF CONDITION

(in thousands of dollars)

REPORTING PERIOD	12/31/2021	12/31/2022
<b>NUMBER OF TRUST COMPANIES</b>	<b>4</b>	<b>4</b>
<b>ASSETS</b>		
Cash & balances due from Depository Institutions:		
Noninterest bearing balance, currency & coin	\$ 1,781	\$ 1,862
Interest-bearing balances	\$ 24,295	\$ 29,535
Securities	\$ 4,880	\$ 4,937
Trading Assets	\$ 16	\$ 17
Premises & fixed assets (including capitalized leases)	\$ 188	\$ 346
Intangible Assets	\$ 3,210	\$ 3,435
Other assets	\$ 164,322	\$ 195,345
<b>TOTAL ASSETS</b>	<b>\$ 198,692</b>	<b>\$ 235,477</b>
<b>LIABILITIES</b>		
Other liabilities	\$ 160,895	\$ 191,538
<b>TOTAL LIABILITIES</b>	<b>\$ 160,895</b>	<b>\$ 191,538</b>
<b>EQUITY CAPITAL</b>		
Common stock	\$ 1,425	\$ 1,425
Surplus	\$ 10,985	\$ 11,036
Retained earnings	\$ 26,068	\$ 34,105
Other equity capital components	\$ -681	\$ -2,627
<b>TOTAL EQUITY CAPITAL</b>	<b>\$ 37,797</b>	<b>\$ 43,939</b>
<b>TOTAL LIABILITIES &amp; EQUITY CAPITAL</b>	<b>\$ 198,692</b>	<b>\$ 235,477</b>



## ANALYSIS OF FIDUCIARY AND RELATED SERVICES INCOME

(in thousands of dollars)

REPORTING PERIOD	12/31/2021	12/31/2022
<b>NUMBER OF TRUST COMPANIES</b>	<b>4</b>	<b>4</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME</b>		
Personal trust and agency accounts	2,748	2,764
Retirement related trust and agency accounts		
Employee benefit-defined contribution	19,297	25,476
Employee benefit-defined benefit	79	71
Other retirement accounts	1,695	3,326
Corporate trust and agency accounts	0	0
Investment management agency accounts	3,484	3,643
Foundation and endowment trust and agency accounts	622	655
Other fiduciary accounts	1,532	0
Custody and safekeeping accounts	7,038	10,657
Other fiduciary and related services income	11	43
Total gross fiduciary and related services income	36,506	46,635
Less: Expenses	14,236	16,119
Less: Net losses from fiduciary and related services	8	32
Plus: Intracompany income credits for fiduciary and related serv	0	0
<b>NET FIDUCIARY AND RELATED SERVICES INCOME</b>	<b>\$ 22,262</b>	<b>\$ 30,484</b>

## STATEMENT OF ASSETS AND LIABILITIES

REPORTING PERIOD	12/31/21	12/31/22
NUMBER OF CREDIT UNIONS	20	19
<b>Assets:</b>		
Cash & Equivalents	\$ 524,593,968	\$ 327,534,658
<b>Investments:</b>		
Total Investments	\$ 905,322,719	\$ 953,081,227
<b>Loan &amp; Leases:</b>		
Loans Held For Sale	\$ 23,126,114	\$ 6,759,841
Real Estate Loans	\$ 1,567,903,601	\$ 1,773,447,477
Unsecured Loans	\$ 69,895,842	\$ 74,445,342
Other Loans	\$ 1,175,905,292	\$ 1,349,373,815
Total Loans	<b>\$ 2,813,704,735</b>	<b>\$ 3,197,266,634</b>
Less: Allowance for Loan & Lease Losses	\$ (35,359,571)	\$ (37,282,107)
Land and Building	\$ 85,662,825	\$ 94,636,291
Other Fixed Assets	\$ 10,552,624	\$ 14,589,331
NCUSIF Deposit	\$ 33,303,611	\$ 35,918,680
All Other Assets	\$ 108,467,981	\$ 118,707,700
Total Assets	<b>\$ 4,469,375,006</b>	<b>\$ 4,711,212,255</b>
<b>Liabilities &amp; Capital</b>		
Dividends Payable	\$ 1,203,182	\$ 1,699,101
Notes & Interest Payable	\$ 2,500,000	\$ 139,277,838
Accounts Payable and Other Liabilities	\$ 25,742,337	\$ 37,194,160
Total Liabilities	<b>\$ 29,445,519</b>	<b>\$ 178,171,099</b>
Share Drafts	\$ 1,195,014,026	\$ 1,262,409,724
Regular Shares	\$ 1,175,186,922	\$ 1,236,124,718
All Other Shares and Deposits	\$ 1,523,947,062	\$ 1,519,917,896
Total Shares and Deposits	<b>\$ 3,894,148,010</b>	<b>\$ 4,018,452,338</b>
Regular Reserves/Undivided Earnings	\$ 488,615,191	\$ 485,815,463
Other Reserves	\$ 63,891,202	\$ 104,517,501
Unrealized Loss/Gain on AFS/HTM/Cash Flow Hedges	\$ (2,247,554)	\$ (69,264,238)
Other Comprehensive Income	\$ (4,477,362)	\$ (6,479,908)
<b>Total Equity</b>	<b>\$ 545,781,477</b>	<b>\$ 514,588,818</b>
<b>Total Liabilities, Shares and Equity</b>	<b>\$ 4,469,375,006</b>	<b>\$ 4,711,212,255</b>

## STATEMENT OF INCOME AND EXPENSE

REPORTING PERIOD	12/31/2021	12/31/2022
NUMBER OF CREDIT UNIONS	20	19
<b>Income &amp; Expense</b>		
Loan Income	\$ 120,568,712	\$ 131,264,350
Investment Income	\$ 11,878,768	\$ 19,584,903
Other Income	\$ 59,214,122	\$ 45,593,030
Total Employee Compensation & Benefits	\$ 82,549,090	\$ 80,332,258
Total Other Operating Expenses	\$ 52,153,549	\$ 61,386,611
Non-operating Income & (Expense)	\$ 2,805,225	\$ 2,897,101
NCUSIF Stabilization Income	\$ -	\$ -
Provision for Loan/Lease Losses	\$ 4,022,942	\$ 4,647,298
Cost of Funds	\$ 14,654,272	\$ 15,159,232
Net Income (Loss) Before NCUSIF Stabilization Expense	\$ 41,086,974	\$ 37,813,985
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums	\$ -	\$ -
<b>Net Income (Loss)</b>	<b>\$ 41,086,974</b>	<b>\$ 37,813,985</b>

## TREND OF SELECTED FINANCIAL ITEMS

(in thousands of dollars)

YEAR END	2016	2017	2018	2019	2020	2021	2022
Number of Credit Unions	21	21	21	20	20	20	19
Total Assets	\$3,058,994	\$3,287,309	\$3,419,769	\$3,595,694	\$4,020,130	\$4,469,375	\$4,711,212
Total Loans	\$2,201,067	\$2,347,687	\$2,467,076	\$2,541,634	\$2,578,584	\$2,813,705	\$2,578,584
Total Investments	\$454,851	\$514,805	\$521,405	\$557,496	\$767,924	\$905,323	\$953,081
Undivided Earnings/Regular Reserves	\$277,784	\$293,976	\$312,114	\$417,305	\$448,015	\$488,615	\$485,815
Other Reserves	\$35,308	\$49,493	\$63,659	\$78,946	\$63,789	\$63,891	\$104,518
Shares/Deposits	\$2,632,559	\$2,791,813	\$2,941,054	\$3,091,198	\$3,469,132	\$3,894,148	\$4,018,452
Dividends/Interest on Deposits	\$9,943	\$12,286	\$15,257	\$23,545	\$20,781	\$14,559	\$13,545

# State-Chartered Banks

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## \*Total Assets in Thousands

### Arthur – BankNorth - \$539,419

#### FACILITY:

Main St, Buffalo  
41 Langer Ave S, Casselton  
318 Railway St, Enderlin  
100 1<sup>st</sup> Ave SW, LaMoure  
205 4<sup>th</sup> Main, Marion  
620 Main Ave, Oakes

#### INTERSTATE BRANCH:

2201 6<sup>th</sup> Ave SE, St 15, Aberdeen, SD  
2 West Main St, Warner, SD

#### BANK HOLDING COMPANY:

First Financial Corporation

### Ashley - McIntosh County Bank - \$110,382

#### FACILITY:

101 S Main, Zeeland

#### BANK HOLDING COMPANY:

McIntosh County Bank Holding Company, Inc.

### Belcourt - Turtle Mountain State Bank - \$163,278

#### LOAN PRODUCTION OFFICE:

4370 Hwy 281, Belcourt, ND

### Beulah - First Security Bank-West - \$71,969

#### FACILITY:

210 Main St, Robinson

#### BANK HOLDING COMPANY:

Beulah Bancorporation, Inc.

### Beulah – The Union Bank - \$249,016

#### FACILITY:

106 S Ave W, Glen Ullin  
13 Main St, Halliday  
222 7<sup>th</sup> St NW, Hazen  
110 Dakota Ave, Wilton  
113 Main St, Wing

#### BANK HOLDING COMPANY:

Union Holding Company

### Bismarck - Kirkwood Bank & Trust Co. - \$318,637

#### FACILITY:

905 Tacoma Ave, Bismarck  
122 E Main St, Ste 101, Bismarck  
221 1<sup>st</sup> Ave W, Dickinson

#### LOAN PRODUCTION OFFICE:

9126 E Ranger Rider Trail, Mesa, AZ

#### BANK HOLDING COMPANY:

Kirkwood Bancorporation Co.

### Bismarck – Starion - \$1,796,688

#### FACILITY:

2900 N Washington St, Bismarck  
1000 S Washington St, Bismarck  
1300 Skyline Blvd, Ste 101, Bismarck  
804 E 11<sup>th</sup> St, Bottineau  
11 Main St, Ellendale  
2754 Brandt Dr S, Fargo  
2525 S University Dr, Fargo  
309 N Broadway, Fargo  
109 1<sup>st</sup> St NW, Mandan  
601 Main Ave, Oakes  
101 1<sup>st</sup> St SE, Rolla

#### INTERSTATE BRANCH:

1574 West Broadway, Ste 107, Madison, WI  
1651 John Q. Hammons Dr, Middleton, WI  
350 S Grand Ave, Sun Prairie, WI

#### BANK HOLDING COMPANY:

Starion Bancorporation

### Bottineau – State Bank of Bottineau - \$99,764

#### BANK HOLDING COMPANY:

State Bank of Bottineau Holding Company



# State-Chartered Banks

## Bowman – Dakota Western Bank - \$356,833

### FACILITY:

11 N Main St, Bowman  
603 Adams Ave, Hettinger  
24 Main Ave S, Regent  
203 Main St S, Rhame  
307 Highway 67 N, Scranton

### BANK HOLDING COMPANY:

Dakota Western Bankshares, Inc.

## Buxton – First State Bank - \$343,826

### FACILITY:

2500 32<sup>nd</sup> Ave S, Grand Forks  
124 Center Ave S, Mayville  
509 Park Ave, Portland  
620 Broadway St, Thompson

### BANK HOLDING COMPANY:

Full Service Insurance Agency, Inc.

## Cando – Grant County State Bank - \$42,457

### FACILITY:

100 Main, Flasher

### BANK HOLDING COMPANY:

Grant County Bancorporation, Inc.

## Cavalier – United Valley Bank - \$612,607

### FACILITY:

2718 S Columbia Rd., Grand Forks  
200 1<sup>st</sup> Ave N, Grand Forks

### INTERSTATE BRANCH:

103 W 3<sup>rd</sup> St, Argyle, MN  
1901 Sahlstrom Dr, Crookston, MN  
203 52<sup>nd</sup> St, Hallock, MN  
1<sup>st</sup> & Central Street, Lancaster, MN  
103 N Main St, Mahanomen, MN  
205 Main Ave W, Twin Valley, MN

### BANK HOLDING COMPANY:

First Holding Company of Cavalier, Inc.

## Devils Lake – Western State Bank - \$1,970,259

### FACILITY:

403 13<sup>th</sup> Ave S, Fargo  
755 13<sup>th</sup> Ave E, West Fargo

## Devils Lake – Western State Bank (Continued)

### INTERSTATE BRANCH:

1412 E Florence Blvd., Casa Grande, AZ  
976 W Chandler Blvd., Chandler, AZ  
5901 E McKellips Rd. Unit 104, Mesa, AZ  
10050 W Bell Rd., Sun City, AZ  
19440 N RH Johnson Blvd., Sun City West, AZ

### LOAN PRODUCTION OFFICE:

22601 N 19<sup>th</sup> Ave, Phoenix, AZ

### BANK HOLDING COMPANY:

Western State Agency, Inc., Employee Stock  
Ownership Plan and Trust

## Dickinson – Bravera Bank - \$2,467,179

### FACILITY:

1101 E Interstate Ave, Bismarck  
325 W Arbor Ave, Bismarck  
1615 Burnt Boat Rd., Bismarck  
401 4<sup>th</sup> St, Bismarck  
320 N 4<sup>th</sup> St, Bismarck  
7500 University Dr, Bismarck  
505 4<sup>th</sup> St, Cando  
918 Burrel Ave SE, Cooperstown  
604 College Dr, Devils Lake  
1151 3<sup>rd</sup> Ave, Dickinson  
300 Central Ave, Finley  
150 Central Ave N, Killdeer  
101 E Main St, Mandan  
217 Main St, McClusky  
2201 15<sup>th</sup> St SW, Minot  
6 E 9<sup>th</sup> St, New England  
220 Main St S, Northwood  
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<sup>th</sup> St S, Great Falls, MT  
3635 10<sup>th</sup> Ave S, Great Falls, MT

### LOAN PRODUCTION OFFICE:

925 20<sup>th</sup> Ave SW, Minot, ND  
1420 Market Place Dr, Ste 3, Great Falls, MT

### BANK HOLDING COMPANY:

Bravera Holdings Corp.

# State-Chartered Banks

## Drayton – KodaBank - \$409,085

### FACILITY:

307 W Main, Cavalier  
3975 S Columbia Rd., Grand Forks  
1 Wall St, Hamilton  
521 2<sup>nd</sup> St, Minto  
529 E 5<sup>th</sup> St, Neche  
133 Stutsman St, Pembina  
1112 Central Ave, Walhalla

### INTERSTATE BRANCH:

1060 Paul Bunyan Dr NW, Bemidji, MN  
101 5<sup>th</sup> St, Kennedy, MN  
398 Pacific Ave, Stephen, MN

### LOAN PRODUCTION OFFICE:

4626 Amber Valley Parkway S, Fargo, ND  
1397 Library Circle, Unit 102, Grand Forks, ND  
14201 N Hayden Rd., Scottsdale, AZ

### DEPOSIT PRODUCTION OFFICE:

4626 Amber Valley Parkway S, Fargo, ND  
1397 Library Circle, Unit 102, Grand Forks, ND

## Edgeley – Heartland State Bank - \$62,195

### FACILITY:

13 Main St, Kulm

### BANK HOLDING COMPANY:

JBS, Inc.

## Fairmount – People State Bank - \$31,741

### FACILITY:

1900 11<sup>th</sup> St N, Wahpeton

### LOAN PRODUCTION OFFICE:

824 15<sup>TH</sup> Ave N, Sartell, MN

### BANK HOLDING COMPANY:

Dakota Bankshares, Inc.

## Fargo – Aspire Bank - \$61,606

### FACILITY:

415 7<sup>TH</sup> St, Hatton

### BANK HOLDING COMPANY:

Hatton Bancshares, Inc.

## Fargo – Bank Forward - \$923,578

### FACILITY:

217 Warrington Ave, Bowden

## Fargo – Bank Forward (Continued)

### FACILITY (Continued):

484 Main St, Carrington  
802 Burrel Ave SW, Cooperstown  
4651 S Columbia Rd, Grand Forks  
390 Wheat St, Hannaford  
400 2<sup>nd</sup> Ave SW, Jamestown  
6 S 8<sup>th</sup> St, New Rockford  
430 W Main St, Valley City  
122 3<sup>rd</sup> Ave, Wimbledon

### INTERSTATE BRANCH:

700 Paul Bunyan Dr NW, Bemidji, MN  
106 6<sup>th</sup> St S, Walker, MN

### BANK HOLDING COMPANY:

Security State Bank Holding Company

## Fargo – Bell Bank - \$13,448,073

### FACILITY:

2501 S University Dr, Fargo  
2704 N Broadway, Fargo  
15 Broadway, Fargo  
5050 13<sup>th</sup> Ave SW, Fargo  
203 10<sup>th</sup> St N, Fargo  
5680 23<sup>rd</sup> Ave S, Ste 101, Fargo  
2870 52<sup>nd</sup> Ave S, Fargo  
320 32<sup>nd</sup> Ave W, Ste 100, Fargo  
717 2<sup>nd</sup> Ave N, Wahpeton  
409 Sheyenne St, West Fargo

### INTERSTATE BRANCH:

1001 Broadway St, Alexandria, MN  
3800 American Blvd. W, Bloomington, MN  
214 5<sup>th</sup> 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<sup>st</sup> Ave N, Maple Grove, MN  
40 S 7<sup>th</sup> St, Ste 265, Minneapolis, MN  
1333 8<sup>th</sup> St S, Moorhead, MN  
11 S Broadway, Pelican Rapids, MN

# State-Chartered Banks

## Fargo – Bell Bank (Continued)

### INTERSTATE BRANCH (Continued):

8349 W Bell Rd., Peoria, AZ  
2710 E Camelback Rd., Ste 100, Phoenix, AZ  
13999 60<sup>th</sup> St N, Stillwater, MN  
563 Bielengerg Dr, Woodbury, MN

### LOAN PRODUCTION OFFICE:

2440 Louisiana Blvd. NE, Albuquerque, NM  
1893 Station Parkway NW, Andover, MN  
329 N Main St, Austin, MN  
2407 109<sup>th</sup> Ave, Ste 100, Blaine, MN  
3800 American Blvd. W, Bloomington, MN  
301 Seven Springs Way, Ste 150, Brentwood, TN  
350 W Burnsville Pkwy., Ste 650, Burnsville, MN  
1222 SE 47<sup>th</sup> St, Cape Coral, FL  
413 N Chestnut St, Chaska, MN  
815 E Llano Estacado Blvd., Clovis, NM  
3610 Buttonwood Dr, Columbia, MO  
351 Main St NW, Elk River, MN  
424 2<sup>nd</sup> St, Excelsior, MN  
1303 S Frontage Rd., Hastings, MN  
2526 Homes St, Kansas, MO  
200 Union Blvd., Ste 300, Lakewood, CO  
971 Sibley Memorial Hwy, Lilydale, MN  
5571 Odana Rd., Madison, WI  
2802 Coho St, Ste 204, Madison, WI  
2524 Hennepin Ave, Minneapolis, MN  
80 S 8<sup>th</sup> St, Ste 3075, Minneapolis, MN  
2220 Central Ave NE, Minneapolis, MN  
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  
4435 E Chandler Blvd #201, Phoenix, AZ  
2831 Eastern Ave, Plymouth, WI  
16250 Duluth Ave SE, Ste 160, Prior Lake, MN  
9457 Hwy 10, Ramsey, MN  
2774 Commerce Dr NW, Ste A, Rochester, MN  
212 Olde Route 66, Saint Robert, MO  
317 Paseso de Peralta, Santa Fe, NM  
1990 Main St, Ste 570, Sarasota, FL  
14350 N 87<sup>th</sup> St, Scottsdale, AZ  
4154 Shoreline Dr, Ste 100, Spring Park, MN  
405 33<sup>rd</sup> Ave N, St Cloud, MN  
3051 2<sup>nd</sup> St S, St Cloud, MN

## Fargo – Bell Bank (Continued)

### LOAN PRODUCTION OFFICE (Continued):

380 Jackson St, St Cloud, MN  
1390 7<sup>th</sup> St W, St Paul, MN  
275 4<sup>th</sup> St E, Ste 555, St Paul, MN  
626 4<sup>th</sup> St N, Stillwater, MN  
2001 Thomasville Rd., Tallahassee, FL  
3555 Willow Lake Blvd 160, Vadnais Heights, MN  
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  
243 West Park Ave, Ste 200, Winter Park, FL

### DEPOSIT PRODUCTION OFFICE:

3800 American Blvd W, Bloomington, MN  
4886 Hwy 61, Ste 200, White Bear Lake, MN

### TRUST OFFICE:

802 W Bannock, Ste 801, Boise, ID

### BANK HOLDING COMPANY:

State Bankshares, Inc.

## Fargo – Border Bank - \$909,530

### FACILITY:

3203 32<sup>nd</sup> Ave S, Ste 100, Fargo

### INTERSTATE BRANCH:

202 Main St N, Badger, MN  
605 Main St W, Baudette, MN  
123 Main St S, Clearbrook, MN  
9950 Foley Blvd NW, Coon Rapids, MN  
133 Main St N, Greenbush, MN  
1414 Hwy 71, International Falls, MN  
150 Hill Ave, Middle River, MN  
1083 3<sup>rd</sup> St NW, Roseau, MN  
1528 Hwy 59 S, Thief River Falls, MN

## Fargo – Choice Financial Group - \$5,049,210

### FACILITY:

201 Main St, Belfield  
207 Front Ave, Bismarck  
323 18<sup>th</sup> St W, Dickinson  
83 Main St, Ellendale  
645 Hill Ave, Grafton  
1697 S 42<sup>nd</sup> St, Grand Forks  
4501 S Washington St, Unit T, Grand Forks

# State-Chartered Banks

## Fargo – Choice Financial Group (Continued)

### FACILITY (Continued):

119 S Main St, LaMoure  
210 8<sup>th</sup> Ave, Langdon  
115 E Broadway, Steele  
407 12<sup>th</sup> St, Wlhalla  
210 Sheyenne St, West Fargo

### INTERSTATE BRANCH:

4470 W 78<sup>th</sup> St Circle, Ste 100, Bloomington, MN  
2640 Eagan Woods Dr, Eagan, MN  
6210 Wayzata Blvd, Golden Valley, MN  
801 Main Ave, Ste 103, Moorhead, MN  
2100 W Country Rd. C, Roseville, MN

### LOAN PRODUCTION OFFICE:

5302 51<sup>ST</sup> Ave S, Fargo, ND  
2651 N Chestnut Cir, Mesa AZ

## Fargo – Cornerstone Bank - \$1,381,957

### FACILITY:

600 S 2<sup>nd</sup> St, Bismarck  
1806 N 12<sup>th</sup> St, Bismarck  
3095 15<sup>th</sup> St W, Dickinson  
2627 S University Dr, Fargo  
221 Main St N, Makoti  
415 20<sup>th</sup> Ave SW, Minot  
323 S Main St, New Town  
11 S Main St, Parshall  
402 Main St, Plaza  
140 Viking Dr, Rugby  
106 8<sup>th</sup> Ave SE, Watford City

### INTERSTATE BRANCH:

6045 S Louise Ave, Ste 100, Sioux Falls, SD

### LOAN PRODUCTION OFFICE:

205 6<sup>th</sup> Ave SE, Aberdeen, SD  
4749 Amber Valley Prkwy, Fargo, ND  
2551 45<sup>th</sup> St S, Ste 119, Fargo, ND  
42 Main St N, Minot, ND

### DEPOSIT PRODUCTION OFFICE:

2717 3<sup>rd</sup> Ave W, Ste A, Dickinson, ND

### BANK HOLDING COMPANY:

Cornerstone Holding Company, Inc.

## Fargo – VISIONBank - \$258,478

### FACILITY:

1321 21<sup>ST</sup> Ave N, Fargo  
820 34<sup>th</sup> Ave E, West Fargo

### LOAN PRODUCTION OFFICE:

3301 University Dr S, Fargo

### BANK HOLDING COMPANY:

Vision Bank Holdings, Inc.

## Forman – Stock Growers Bank - \$320,807

### FACILITY:

22 Main St N, Gwinner  
305 Main St, Lisbon  
414 Main St, Milnor  
324 Main Ave, Napoleon  
201 1<sup>st</sup> St, Rutland

### BANK HOLDING COMPANY:

Napoleon Bancororation, Inc.

## Garrison – TruCommunity Bank - \$312,663

### FACILITY:

214 Main St, Max  
205 Main St, Turtle Lake  
710 Main Ave, Washburn

### BANK HOLDING COMPANY:

McLean Bank Holding Company

## Golva – First State Bank of Golva - \$105,470

### FACILITY:

123 1<sup>ST</sup> Ave SE, Beach  
365 3<sup>rd</sup> Ave, Medora

## Hankinson – Lincoln State Bank - \$106,884

### FACILITY:

39 Wiley Ave N, Lidgerwood  
400 Ash Ave, Wyndmere

### BANK HOLDING COMPANY:

Lincoln Holding Company

## Harvey – First State Bank of Harvey - \$88,027

### FACILITY:

604 Main St, Anamoose

### BANK HOLDING COMPANY:

First Harvey Bancorporation, Inc.

# State-Chartered Banks

## Harwood – Harwood State Bank - \$46,534

BANK HOLDING COMPANY:

HSB Financial Corporation

## Hazelton – Bank of Hazelton - \$55,787

## Hazen – Union State Bank of Hazen - \$211,953

FACILITY:

512 W Main St, Beulah

1221 Main St, Hazen

105 Harmon Ave, Stanton

BANK HOLDING COMPANY:

Hazen Bancorporation, Inc.

## Hunter – Dakota Heritage Bank - \$325,226

FACILITY:

325 Main St, Gackle

104 Dakota Ave E, Galesburg

208 3<sup>rd</sup> St, Grandin

920 Lincoln Ave, Harvey

212 W Caledonia Ave, Hillsboro

210 Steele Ave, Hope

520 Logie St, Jud

101 N Florence St, Streeter

INTERSTATE BRANCH:

101 7<sup>th</sup> St SE, Red Lake Falls, MN

BANK HOLDING COMPANY:

Hunter Holding Co.

## Jamestown – Unison Bank - \$547,531

FACILITY:

203 N Broadway, Linton

102 N Centennial St, Wishek

INTERSTATE BRANCH:

1835 E Pecos Rd, Gilbert, AZ

BANK HOLDING COMPANY:

North Star Holding Company, Inc.

## Kenmare - State Bank & Trust of Kenmare -

FACILITY: **\$39,700**

209 Main St N, Berthold

103 1<sup>st</sup> Ave SE, Kenmare

BANK HOLDING COMPANY:

Jorgenson Holding Company

## Kindred – Kindred State Bank - \$39,700

## Lakota – State Bank of Lakota - \$63,050

BANK HOLDING COMPANY:

Lakota Bank Holding Company, Inc.

## Langdon – Farmers and Merchants State Bank -

BANK HOLDING COMPANY:

**\$140,151**

F&M Bancshares, Inc.

## Lankin – Citizens State Bank of Lankin - \$60,027

FACILITY:

210 Main Ave, Edinburg

301 S Main St, Edmore

321 Briggs Ave, Park River

BANK HOLDING COMPANY:

Citizens State Bancshares, Inc.

## Leeds – United Community Bank of North Dakota -

FACILITY:

**\$375,000**

900 Johnson St, Burlington

120 Main St, Drake

20<sup>th</sup> Ave & 10<sup>th</sup> St SW, Minot

BANK HOLDING COMPANY:

Bravera Holding Corp.

## Mayville – The Goose River Bank - \$162,916

FACILITY:

1009 Dakota Ave, Hatton

515 W Caledonia Ave, Hillsboro

BANK HOLDING COMPANY:

Goose River Holding Company

## Minot – First Western Bank & Trust - \$2,102,433

FACILITY:

304 E Front St, Bismarck

3703 Lockport St, Bismarck

4040 42<sup>nd</sup> St S, Fargo

1414 123<sup>rd</sup> Ave N, Ste A, Fargo

2105 16<sup>th</sup> St SW, Minot

220015<sup>th</sup> St SW, Minot

855 26<sup>th</sup> Ave E, West Fargo

# State-Chartered Banks

## Minot – First Western Bank & Trust (Continued)

### INTERSTATE BRANCH:

3313 Hwy 29 S, Alexandria, MN  
14084 Baxter Dr, Ste 16, Baxter, MN  
3301 Main Ave, Carlos, MN  
35563 County 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  
320 Phillip Ave, Ste 201, Sioux Falls, SD

### BANK HOLDING COMPANY:

Westbrand, Inc.

## Mohall – The Citizens State Bank of Mohall -

### FACILITY: **\$69,728**

791 Main St, Lansford  
244 Main St, Sherwood

### BANK HOLDING COMPANY:

Jorgenson Holding Company

## Mott – Commercial Bank of Mott - \$130,642

### BANK HOLDING COMPANY:

Mott Bankshares, Inc.

## Munich – Horizon Financial Bank - \$183,996

### FACILITY:

1207 W Divide Ave, Bismarck  
201 Hwy 2 W, Devils Lake  
102 9<sup>th</sup> Ave NE, Langdon  
329 Broadway, Osabrock

### BANK HOLDING COMPANY:

Munich Bancshares, Inc.

## New Salem – Security First Bank of North Dakota -

### FACILITY: **\$238,214**

Main St, Almont  
3000 N 14<sup>th</sup> St, Bismarck  
100 W Main St, Center  
614 W Main St, Mandan

### BANK HOLDING COMPANY:

Oliver Bancorporation, Inc.

## Park River – First United Bank - \$661,865

### FACILITY:

300 Main St, Adams  
205 Main Ave, Aneta  
407 5<sup>th</sup> Ave, Cando  
200 Main St W, Cavalier  
406 9<sup>th</sup> St SW, Cooperstown  
600 N 6<sup>th</sup> St, Crystal  
300 4<sup>th</sup> St NE, Devils Lake  
3232 25<sup>th</sup> St S, Fargo  
1011 W 11<sup>th</sup> St, Grafton  
234 2<sup>nd</sup> St, Hoople  
104 Central, Maddock  
105 1<sup>st</sup> St E #6, Michigan  
202 S 5<sup>th</sup> St, Petersburg  
319 S Main, Rugby  
312 Main St, Sharon

### BANK HOLDING COMPANY:

First Holding Company of Park River, Inc.

## Powers Lake – Liberty State Bank - \$122,629

### BANK HOLDING COMPANY:

Liberty Bancorporation, Inc.

## Rolette – Rolette State Bank - \$43,846

## Rugby – Merchants Bank - \$236,148

### FACILITY:

114 Main St S, Granville  
649 Knutson St, Mapleton  
202 Main St, Towner  
3C Ave S, Upham

### INTERSTATE BRANCH:

216 Ellery Ave, Fairview, MT

### BANK HOLDING COMPANY:

Merchants Holding Company

## Strasburg – Strasburg State Bank - \$93,948

### BANK HOLDING COMPANY:

Strasburg Bancshares, Inc.



# State-Chartered Banks

## Tioga – The Bank of Tioga - \$353,866

### FACILITY:

11 E Central Ave, Crosby

### BANK HOLDING COMPANY:

TS Contrarion Bancshares, Inc.

## Tolna - Farmers & Merchants Bank of North Dakota

### FACILITY: \$120,731

307 Whinery St, Binford

201 S Main, McVille

### BANK HOLDING COMPANY:

Tolna Bancorp, Inc.

## Velva – Peoples State Bank of Velva - \$141,426

### FACILITY:

405 37<sup>th</sup> Ave SW, Minot

### BANK HOLDING COMPANY:

Beall Bancshares, Inc.

## Watford City – First International Bank & Trust -

### FACILITY: \$4,998,298

616 Elk Ave, Alexander

1601 N 12<sup>th</sup> St, Bismarck

143 Warrington Ave, Bowdon

204 N Main, Elgin

3001 S 25<sup>th</sup> St, Fargo

4501 40<sup>th</sup> Ave SW, Fargo

78 Main Ave S, Fessenden

1970 S Columbia Rd, Grand Forks

910 Lincoln Ave, Harvey

75 S Central Ave, Killdeer

4530 Memorial Hwy, Mandan

150 16<sup>th</sup> St SW, Minot

1600 S Broadway, Minot

2150 21<sup>st</sup> Ave NW, Minot

215 Hwy 2 SW Rugby

313 Fox Hills Village, Watford City

1350 13<sup>th</sup> Ave E, West Fargo

19 4<sup>th</sup> St E, Williston

300 11<sup>th</sup> St W, Williston

1331 9<sup>th</sup> Ave NW, Williston

### INTERSTAT BRANCH:

6025 W Chandler Blvd, Chandler, AZ

3600 Minnesota Dr, Ste 70, Edina, MN

## Watford City – First International Bank & Trust (Continued)

1628 N Higley Rd, Gilbert, AZ

800 30<sup>th</sup> Ave S, Moorhead, MN

96 2<sup>nd</sup> St S, Motley, MN

2231 E Camelback Rd, Ste 107, Phoenix, AZ

7900 E Raintree Dr, Scottsdale, AZ

601 S Minnesota Ave, Sioux Falls, SD

111 4<sup>th</sup> St NE, Staples, MN

### BANK HOLDING COMPANY:

Watford City Bancshares, Inc.

## Westhope - Peoples State Bank - \$73,200

### FACILITY:

380 Main St, Newburg

### BANK HOLDING COMPANY:

Peoples State Holding Company

## Williston – American State Bank & Trust Company of Williston - \$501,321

### FACILITY:

2523 2<sup>ND</sup> Ave W, Williston

### BANK HOLDING COMPANY:

American State Bank Holding Company, Inc.

## Williston – First State Bank & Trust \$501,321

### FACILITY:

122 N Main St, Crosby

105 26<sup>th</sup> St W, Williston

### TRUST OFFICE:

310 1<sup>st</sup> Ave E, Williston

# State-Chartered Trust Companies

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*Operating as of June 30, 2023*

CITY	TRUST COMPANY	TOTAL ASSETS (in thousands)
Dickinson	Bravera Wealth FACILITY: <i>401 N 4<sup>th</sup> St, Bismarck</i> <i>918 Burreal Ave SE, Cooperstown</i> <i>604 College Dr S, Devils Lake</i> <i>2201 15<sup>th</sup> St SE, Minot</i> <i>925 20<sup>th</sup> Ave SW, Minot</i> INTERSTATE BRANCH: <i>123 N Broadway, Billings, MT</i>	\$18,106
Fargo	Ascensus Trust Company	\$182,648
Fargo	Heartland Trust Company	\$3,470
Fargo	Thoreson Steffes Trust Company	\$2,759

# State-Chartered Credit Unions

## \*Total Assets in Thousands

### Bismarck - Capital CU - \$727,798

#### BRANCH:

131 W Main St, Beulah  
3101 N 11<sup>th</sup> St, Bismarck  
835 S Washington St, Bismarck  
1550 Burnt Boat Dr, Bismarck  
3103 Yorktown Dr, Bismarck  
4900 13<sup>th</sup> Ave S, Fargo  
3216 Veterans Blvd, Fargo  
145 Main St E, Hazen  
600 E Main St, Mandan  
316 Main Ave, New Salem

### Bismarck - VUE Community CU - \$95,147

#### BRANCH:

1313 Skyline Blvd, Bismarck

### Edgeley - Dakota Plains CU - \$163,278

#### BRANCH:

120 1<sup>st</sup> St N, Ellendale  
204 3<sup>rd</sup> Ave, Enderlin  
118 Fowler St, Sheldon

### Fargo - Freedom Community CU - \$30,671

#### BRANCH:

4707 45<sup>th</sup> Ave S, Fargo

### Fargo - United Savings CU - \$94,982

#### BRANCH:

2401 45<sup>th</sup> St S, Fargo

#### INTERSTATE BRANCH:

1407 Hwy 10, Dilworth, MN  
1121 US Hwy 10 E, Detroit Lakes, MN

### Flasher – Flasher Community CU - \$14,024

### Grand Forks – Area Community CU - \$26,198

### Grand Forks – Med Park CU - \$18,347

### Jamestown – First Community CU - \$1,242,541

#### BRANCH:

204 Main St, Bisbee  
3201 Weiss Ave, Bismarck  
1117 Hwy 2 E, Devils Lake  
4521 19<sup>th</sup> Ave S, Fargo  
1404 12<sup>th</sup> Ave N, Fargo  
5201 42<sup>nd</sup> St S, Fargo  
1115 Dakota Dr, Fort Totten  
3351 32<sup>nd</sup> Ave S, Grand Forks  
334 Main Ave S, Hankinson  
606 25<sup>th</sup> St SW, Jamestown  
120 Spruce St, Kindred  
111 9<sup>th</sup> St SW, Jamestown  
200 N Main Ave, Lakota  
217 Towner Ave, Larimore  
4614 Memorial Hwy, Mandan  
302 5<sup>th</sup> Ave, Milnor  
97 Broadway, Napoleon  
512 Washington Ave, Northwood  
103 N 7<sup>th</sup> St, Oakes  
115 Morton Ave, Page  
213 Park Ave, Portland  
230 Foussard Ave SW, St. John  
202 Mitchell Ave N, Steele  
115 5<sup>th</sup> Ave NE, Valley City  
1601 Wheatland Rd, Wahpeton  
1307 Beaver Ave, Wishek

#### INTERSTATE BRANCH:

116 W Broadway, Climax, MN  
218 N Broadway, Crookston, MN  
428 Bygland Rd SE, East Grand Forks, MN

### Kulm – Hometown CU - \$183,932

#### BRANCH:

102 Main St E, Ashley  
341 Main St, Hazelton  
109 N McDougal Dr, Lincoln

### LaMoure – LaMoure CU - \$33,044

### Lisbon – Lisbon Farmers Union CU - \$4,568

# State-Chartered Credit Unions

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## Maddock – North Star Community CU - \$468,418

### BRANCH:

612 Main St, Bottineau  
310 Main St E, Butte  
202 Division Ave S, Cavalier  
1695 US Hwy 2, 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

## Mandan – Railway CU - \$167,652

### BRANCH:

112 S 24<sup>th</sup> St, Bismarck  
300 1<sup>st</sup> St SW, Mandan

## Minot – Town and Country CU - \$660,992

### BRANCH

815 25<sup>th</sup> St S, Fargo  
801 Broadway N, Fargo  
1501 32<sup>nd</sup> Ave S, Fargo  
5181 38<sup>th</sup> St S, Fargo  
108 N Central Ave, Kenmare  
3630 S Broadway, Ste B, Minot  
1525 24<sup>th</sup> Ave SW, Minot  
120 12<sup>th</sup> Ave SE, Stanley  
925 14<sup>th</sup> Ave E, West Fargo  
3342 Sheyenne St, West Fargo

## New Rockford – Community CU - \$177,180

### BRANCH:

1115 11<sup>TH</sup> St N, Carrington  
86 Main Ave S, Fessenden

## Watford City – Dakota West CU - \$318,384

### BRANCH:

211 1<sup>ST</sup> 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

## Williston – Western Cooperative CU - \$429,284

### BRANCH:

60 2<sup>nd</sup> St NE, Beach  
290 15<sup>th</sup> St W, Dickinson  
721 State Ave N, Dickinson  
107 S Main St, Glen Ullin  
701 S Main St, Hebron  
10 Main St, Ray  
6714 Hwy 40 S, Tioga  
215 Washington Ave, Williston

# Collection Agencies

## *609 Licensed Companies Operating as of June 30, 2023*

A.A.A. Collections Inc dba Advanced Asset Alliance, 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, Thousand Oaks, CA

AA Recovery Solutions Inc, Amherst, NY

Aargon Agency Inc dba Aargon Collection Agency, Las Vegas, NV

ABC Fitness Solutions LLC, Frisco, TX

ABC-Amega Inc dba American Bureau of Collections, Buffalo, NY

Ability Recovery Services LLC, Dupont, PA

Above Lending Inc dba Above, Houston, TX

Absolute Resolutions Corporation, Bloomington, MN

Absolute Resolutions Investments LLC, Bloomington, MN

Accelerated Inventory Management LLC, Sarasota, FL

Accelerated Receivables Solutions (A.R.S.) Inc, Scottsbluff, NE

Accenture LLP, Chicago, IL

Accenture Solutions Private Limited, Mumbai, India

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

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

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, Plymouth Meeting, PA

Alliant Capital Management LLC, Buffalo, NY

Allied Account Services Inc, Bethpage, NY

Allied Collection Services Inc dba ACSI, Las Vegas, NV

Allied International Credit Corp (US), Richmond, VA

Allied Interstate LLC, Plymouth, MN

Allsectech Inc, Irving, TX

Alltran Financial LP, Houston, TX

Ally Servicing LLC, Detroit, MI

Alternative Collections LLC dba Asset Compliant Solutions, Williamsville, NY

Altus Receivables Management Inc, Metairie, LA

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, Sandy Springs, GA

Amsher Collection Services Inc, Hoover, AL

AP Account Services LLC, San Antonio, TX

Apelles LLC, Columbus, OH

Apple Processing LLC, Austin, TX

Aqua Finance Inc, Wausau, WI

ARC Management Group LLC, Kennesaw, GA

Arcon Credit Solutions LLC, Woodbury, MN

Argent 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

# Collection Agencies

## *609 Licensed Companies Operating as of June 30, 2023*

AssetCare LLC, Sherman, TX  
Associated Credit Services Inc, Tewksbury, 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, Downers Grove, IL  
Audit Systems Inc, Largo, FL  
Automated Collection Services Inc, Goodlettsville, 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  
Bill Me Later Inc, Timonium, MD  
Bill.com Capital 4 LLC, San Jose, CA  
Black Creek Asset Management Group LLC, Rancho Cucamonga, CA  
Brennan & Clark Ltd LLC, Villa Park, IL  
Bridgecrest Credit Company LLC, Mesa, AZ  
Brown & Joseph LLC dba Recovery Partners, Itasca, IL  
Bull City Financial Solutions Inc, Durham, NC  
Bungalow Funding LLC, Winston Salem, NC  
Bureaus Investment Group Portfolio No. 15 LLC, Northbrook, IL  
Business Revenue Systems Inc, Fort Wayne, IN  
BYL 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, Greenville, SC  
CACV of Colorado LLC, Greenville, SC  
Caine & Weiner Company Inc dba Caine & Weiner, Sherman Oaks, CA  
Caliber Home Loans Inc, Coppell, TX  
CAM1 LLC, Duluth, GA  
Capgemini Business Services USA LLC, El Paso, TX  
Capio Partners LLC, Sherman, TX  
Capital Accounts LLC, Franklin, TN  
Capital Collection Management LLC dba CCMR3, Syracuse, NY  
Capital Management Services LP, Buffalo, NY  
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, Greenwich, CT  
Cavalry Portfolio Services LLC, Greenwich, CT  
Cavalry SPV I LLC, Greenwich, CT  
Cavalry SPV II LLC, Greenwich, CT  
Cawley & Bergmann LLC, Newark, NJ  
CB1 Inc, Missoula, MT  
CBE Customer Solutions Inc dba Paragon Solutions Inc, Cedar Falls, IA  
CCS Commercial LLC dba Credit Collection Services Commercial, Norwood, MA  
Cedars Business Services LLC, Calabasas, CA  
Central Portfolio Control Inc, Minnetonka, MN  
Ceteris Portfolio Services LLC dba SRA Associates dba North Shore Agency, Warren, MI  
CF LaaS Inc, Sioux Falls, SD  
CF Medical LLC, Las Vegas, NV  
CFAM Financial Services LLC, Austin, TX  
CKS Prime Investments LLC, Wall, NJ  
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  
Coforge BPS Philippines Inc, Muntinlupa City, Philippines  
Cognizant Mortgage Services Corporation, Irving, TX  
Collection Attorneys USA LLC dba CA/USA, Hudson, OH  
Collection Bureau of America Ltd, Hayward, CA  
Collection Bureau of the Hudson Valley Inc dba CBHV, Newburgh, NY

# Collection Agencies

## *609 Licensed Companies Operating as of June 30, 2023*

Collection Bureau Services Inc dba Autopay of Montana dba Autocheck of Montana dba CBSI, Missoula, MT	Credit Bureau of Napa County Inc dba Chase Receivables, Fairfield, NJ
Collection Management Company dba Credit Management Company, Pittsburgh, PA	Credit Bureau of New Ulm Inc dba Professional Credit Analysts of MN, New Ulm, MN
Collection Specialists International Inc, Show Low, AZ	Credit Control Services Inc dba Credit Collection Services, Norwood, MA
Collections Acquisition Company Inc dba Payliance, Columbus, OH	Credit Control LLC dba CC Collections LLC, Earth City, MO
College Ave Student Loan Servicing LLC, Wilmington, DE	Credit Corp Solutions Inc, Draper, UT
Collins Asset Group LLC, Austin, TX	Credit Management LP, Coppell, TX
Columbia Debt Recovery LLC dba Genesis Credit Management, Everett, WA	Credit Service Company Inc dba United Revenue, Colorado Springs, CO
Commercial Services Group Inc, Louisville, KY	Credit Service Company Inc dba Agnew Partners of Montana, Billings, MT
Commonwealth Financial Systems Inc, Dickson City, PA	Credit Service International Corporation dba CSI Credit Service Intl, Hudson, WI
Complete Payment Recovery Services Inc, St. Petersburg, FL	Credit Solutions LLC, Lexington, KY
Computer Credit Inc, Winston-Salem, NC	Credit Systems International Inc, Fort Worth, TX
Concentrix Daksh Services India Private Limited, Gurgaon, Haryana, India	Credit World Services Inc, Shawnee Mission, KS
Concentrix Daksh Services Philippines Corporation, Quezon City, Philippines	Crown Asset Management LLC, Duluth, GA
Concord Servicing LLC dba Blackwell Recovery, Scottsdale, AZ	D & A Services LLC, Des Plaines, IL
Connect International LLC, Highland Park, IL	DCI Credit Services Inc, Bismarck, ND
Constar Financial Services LLC, Phoenix, AZ	DCM Services LLC, Bloomington, MN
Constar International LLC, Tijuana, Mexico	Daimler Truck Financial Services USA LLC, Ft Worth, TX
Constar LATAM LLC, Ciudad de Mexico, Mexico	Data Search NY Inc dba TRAKAmerica, Bonita Springs, FL
Consumer Adjustment Company Inc dba CACi, St Ann, MO	De Lage Landen Financial Services Inc dba ProHealth Capital, Wayne, PA
Continental Recovery Services dba Continental Recovery Services Corp dba CRF Solutions, Simi Valley, CA	Debt Direct Portfolio Management LLC, Buffalo, NY
Continental Service Group LLC dba ConServe, Fairport, NY	Debt Recovery Solutions LLC dba DRS-NY, Syosset, NY
Contract Callers Inc, Augusta, GA	Dedicated Financial GBC, Roseville, MN
Contract Resolve Group LLC, Seagoville, TX	Dell Financial Services LLC, Round Rock, TX
Convergent Outsourcing Inc, Renton, WA	Delta Management Associates Inc dba DMA Inc, Chelsea, MA
Core Recoveries LLC, Louisville, KY	Delta Management Group Inc dba Delta Recovery Services, St Paul, MN
Crane Consulting and Outsourcing LLC, Boca Raton, FL	Denali Capital LLC, Birmingham, AL
Credence Resource Management LLC, Dallas, TX	Diversified Adjustment Service Inc, Coon Rapids, MN
Credico Inc dba Royce Credit Adjusters dba Credit Collections Bureau, Bismarck, ND	Diversified Recovery Bureau LLC, W Seneca, NY
Credit Associates Inc, Great Falls, MT	Dividend Solar Finance LLC, San Francisco, CA
Credit Bureau of Bismarck Inc dba Professional Check Services, Bismarck, ND	Divine and Service LP dba D&S Global Solutions dba DAL dba Divine and Services LTD, Austin, TX
	DivyPay LLC, Draper, UT



# Collection Agencies

## *609 Licensed Companies Operating as of June 30, 2023*

DLJ Mortgage Capital Inc, New York, NY  
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  
EAN Services LLC, Saint Louis, MO  
Eastern Account System of Connecticut Inc, Brookfield, CT  
eCAST Settlement Corporation, New York, NY  
EdAid Limited, New York, NY  
EFR 2018-1 LLC, Chicago, IL  
EFR 2018-2 LLC, Chicago, IL  
EGS Financial Care Inc, Irvine, CA  
Emergent Servicing LLC, Horsham, PA  
EMVLP II LLC, Bloomington, IL  
Encore Receivable Management Inc, Lake Mary, FL  
EnFin Corp, Irvine, CA  
Enhanced Recovery Company LLC dba Enhanced Resource Centers dba ERC, Jacksonville, FL  
EOS USA Inc dba EOS CCA, Norwell, MA  
Equabli Inc, Austin, TX  
Estate Information Services LLC dba EIS Collections dba EIS Management, Gahanna, OH  
Euler Hermes Collections North America Company dba Allianz Trade, 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  
FDR Alliance LLC, Mesa, AZ  
Fin Care US LLC, Mesa, AZ  
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, Mendota Heights, 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  
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  
Foursight Capital LLC, West Valley City, UT  
Franklin Credit Management Corporation, Jersey City, NJ  
Franklin Service Inc, Tupelo, MS  
Frontline Asset Strategies LLC, Roseville, MN  
Frost-Arnett Company, Nashville, TN  
Full Circle Financial Services LLC, Tampa, FL  
Fundbox Inc, Plano, TX  
FuturePay Holdings Inc dba FuturePay, South Jordan, UT  
Galaxy Capital Recoveries LLC, Atlanta, GA  
Gatestone & Co International Inc, Phoenix, AZ  
GC Services International LLC, Houston, TX  
GC Services Limited Partnership, Houston, TX  
General Revenue Corporation, Mason, OH  
Genesis FS Card Services Inc, Beaverton, OR  
Genpact Collections LLC, Wilkes-Barre, PA  
Genpact Services LLC, Richardson, TX  
Glass Mountain Capital LLC, Schaumburg, IL  
Goldman Walker LLC dba Goldman Walker and DiMarco, Tucson, AZ  
Grand Vacations Services LLC, Orlando, FL  
Greenberg Grant & Richards Inc, Houston, TX

# Collection Agencies

## 609 Licensed Companies Operating as of June 30, 2023

GreenSky Servicing LLC dba GreenSky Loan Services dba GreenSky Patient Solutions dba GreenSky Retail Furniture dba GreenSky Specialty Retail dba Mac Credit Loan Services dba The Home Depot Loan Services dba Rooms To Go Loan Services, Atlanta, GA	Ingenuity RM LLC, Bismarck, ND
Gulf Coast Collection Bureau Inc, Sarasota, FL	Innovate Loan Servicing Corporation dba Innovate Auto Finance, Fort Worth, TX
Gurstel Law Firm PC, Golden Valley, MN	Insight One Recovery Solutions Inc, Fort Worth, TX
H & R Accounts Inc, Moline, IL	Integral Recoveries Inc, Englewood, CO
Halsted Financial Services LLC, Skokie, IL	International Computer Systems Inc dba FC-Services dba First Collection Services, Mabelvale, AR
Happy Money Inc, Torrance, CA	Interstate Credit Control dba Negotium, Eden Prairie, MN
Harris & Harris Ltd, Chicago, IL	Investinet LLC, Greenville, SC
Harvard Collection Services LLC dba HCS Elston, Chicago, IL	IQV Servicing LLC, Dublin, OH
Hauge Associates Inc dba The Hauge Group dba The Bridge System, Sioux Falls, SD	J.M. Adjustment Services LLC, Sterling Heights, MI
Healthcare Revenue Recovery Group LLC dba HRRG dba ARS Account Resolution Services, Sunrise, FL	January Technologies Inc, New York, NY
Heartland Resolution Group LLC, Fishers, IN	Jaris Lending LLC, Burlingame, CA
Helvey & Associates Inc, Warsaw, IN	Jefferson Capital Systems LLC, St. Cloud, MN
Higher Education Loan Authority of the State of Missouri dba MOHELA, Chesterfield, MO	JHPDE Finance I LLC, Hazelwood, MO
Hilco Receivables LLC, Northbrook, IL	Paradigm Assets Recovery LLC, Hazelwood, MO
Holiday Inn Club Vacations Incorporated, Orlando, FL	JNR Adjustment Company Inc, Plymouth, MN
Hollis Cobb Associates Inc dba Patient Accounts Bureau dba Bonded Collection Corporation of Illinois, Duluth, GA	Johnson & Rountree Premium Inc, San Diego, CA
Hospital Services Inc, Bismarck, ND	Jonathan Neil & Associates Inc, Tarzana, CA
HOVG LLC dba Bay Area Credit Service LLC, Norcross, GA	Kashable LLC, New York, NY
HS Financial Group LLC, Cleveland, OH	Kinum Inc, Virginia Beach, VA
HTX Realty Inc dba Auction.com, Irvine, CA	L J Ross Associates Inc, Jackson, MI
Hunter Warfield Inc, Tampa, FL	Lamont Hanley & Associates Inc, Manchester, NH
Huntington Debt Holding LLC, Buffalo, NY	Launch Servicing LLC, San Diego, CA
I.C. System Inc, St. Paul, MN	LCS Financial Services Corporation dba LCS Financial dba LCS Financial Services, Centennial, CO
I Q Data International Inc, Bothell, WA	LendingPoint LLC, Kennesaw, GA
ibex Receivable Solutions Inc, New Braunfels, TX	Libertas Funding LLC, Greenwich, CT
IBM Business Services Inc, Quezon City, Philippines	Life Line Billing Systems LLC dba LifeQuest Services, Wautoma, WI
iCreditWorks Inc, Iselin, NJ	Lime Residential Ltd, New York, NY
ICT Accounts Receivable Management Inc, Fayetteville, NC	Linebarger Goggan Blair & Sampson LLP, Austin, TX
iEnergizer IT Services Private Limited, Noida, India	Lippman Recupero LLC, Tucson, AZ
Inclined Technologies Inc, Sausalito, CA	Loan Science LLC, Austin, TX
InDebted USA Inc, St Peters, MO	Lockhart Morris & Montgomery Inc, Richardson, TX
Infosys BPM Limited, Bangalore, India	LTD Financial Services LP, Houston, TX
	LVNV Funding LLC, Greenville, SC
	Lyon Collection Services Inc, Las Vegas, NV
	Macordia LLC dba Graystone Partners LLC, Tucson, AZ
	Marlette Servicing LLC dba Best Egg, Wilmington, DE

# Collection Agencies

## *609 Licensed Companies Operating as of June 30, 2023*

Maverick Payments Inc dba Clair, New York, NY	National Credit Systems Inc dba NCS Apartment Collections, Atlanta, GA
Maximus Education LLC dba Aidvantage, McLean, VA	National Creditors Connection Inc dba NCCI, Reno, NV
McBurberod Financial Inc dba Credit Karma Credit Builder dba SeedFi, Oakland, CA	National Enterprise Systems Inc dba Ohio NES, Solon, OH
McCarthy Burgess & Wolff Inc, Cleveland, OH	National Recovery Solutions LLC dba New York National Recovery Solutions LLC, Lockport, NY
Media Collections Inc dba Joseph, Mann & Creed, Twinsburg, OH	Nationstar Mortgage LLC dba Champion Mortgage dba Mr. Cooper dba RightPath Servicing, Dallas, TX
Medical Data Systems Inc dba Medical Revenue Service, Vero Beach, FL	Nationwide Capital Services LLC dba Structured Settlement, Henderson, NV
MediCredit Inc, Columbia, MO	Nationwide Credit Corporation dba NCC, Alexandria, VA
Mercantile Adjustment Bureau LLC, Williamsville, NY	Nationwide Recovery Service Inc, Cleveland, TN
Mercedes-Benz Financial Services USA LLC, Farmington Hills, MI	NCB Management Services Inc, Trevoze, PA
Merchants & Medical Credit Corporation Inc, Flint, MI	Ness Well Financial LLC, New York, NY
Merchants Association Collection Division Inc dba Sherloq Financial, Tampa, FL	NetCredit Combined Receivables 2023 LLC, Chicago, IL
Merchants Credit Guide Company dba MCG, Chicago, IL	NetCredit Loan Services LLC, Chicago, IL
Meridian Financial Services Inc, Asheville, NC	NetCredit Receivables 2022 LLC, Chicago, IL
Messerli & Kramer PA, Plymouth, MN	New Credit America LLC, Dallas, TX
Metacorp LLC, Lockport, NY	New Falls Corporation, Newton Falls, OH
Michael Andrews & Associates LLC, Southfield, MI	Northstar Location Services LLC, Cheektowaga, NY
Mid-South Adjustment Co Inc, Albion, NY	NPAS Inc, Louisville, KY
Midland Credit Management Inc, San Diego, CA	NPAS Solutions LLC, Louisville, KY
Midland Funding LLC, San Diego, CA	NRA Group LLC dba National Recovery Agency, Harrisburg, PA
Midland Funding NCC-2 Corporation, San Diego, CA	Ocwen Financial Solutions Private Limited, Bangalore, India
Midwest Credits Inc, Aberdeen, SD	Ocwen USVI Services LLC, St Croix, Virgin Islands
Milestone Parrish LLC, Horsham, PA	ODK Capital LLC, South Jordan, UT
MiraMed Revenue Group LLC, Lombard, IL	Oliphant Financial LLC, Sarasota, FL
Modern Home LLC dba Modern Home Improvement LLC, Oakland, CA	Oliphant USA LLC, Sarasota, FL
Monarch Recovery Management Inc, Bensalem, PA	Omega RMS LLC, Parkville, MO
Morgan Cohen & Bach LLC, Tucson, AZ	One Advantage LLC, LaPorte, IN
Mortgage Assets Management LLC, Houston, TX	One Finance Services LLC, New York, NY
MRC Receivables Corporation, San Diego, CA	One Touch Direct LLC, Tampa, FL
MRS BPO LLC dba MRS Associates, Cherry Hill, NJ	OneMain Consumer Loan Inc, Evansville, IN
MS Services LLC, Casper, WY	ONLINE Information Services Inc dba ONLINE Collections, Winterville, NC
N.A.R. Inc dba North American Recovery, West Valley City, UT	Oportun Inc, San Carlos, CA
National Collection Systems Inc dba National Credit Management, St Louis, MO	Opportunity Financial LLC, Chicago, IL
National Commercial Services, Van Nuys, CA	Optimum Outcomes Inc, Raleigh, NC
National Credit Adjusters LLC, Hutchinson, KS	Optio Solutions LLC dba QCS dba Qualia Collection Services, Petaluma, CA

# Collection Agencies

## *609 Licensed Companies Operating as of June 30, 2023*

Outsourcepartners International Private Limited, Bangalore Karnataka, India	PYOD LLC, Greenville, SC
Palisades Collection LLC, Englewood Cliffs, NJ	R.A. Rogers Inc, Crofton, MD
Paradigm Assets Recovery LLC, Hazelwood, MO	R.M. Galicia Inc dba Progressive Management Systems, West Covina, CA
Paragon Asset Recovery Services LLC dba Deductible Recovery Group dba JDWarren, Coraopolis, PA	R.T.R. Financial Services Inc, Staten Island, NY
Paramount Recovery Systems LP dba Paramount Recovery Systems, Waco, TX	Radius Global Solutions LLC, Edina, MN
Payment Resolution Services LLC, Brentwood, TN	Range Credit Bureau Inc, Hibbing, MN
PCA Acquisitions V LLC, Wilmington, DE	Rauch-Milliken International Inc, Metairie, LA
Pendrick Capital Partners Asset Management LLC, Alexandria, VA	Rausch Sturm LLP, Brookfield, WI
Pendrick Capital Partners LLC, Alexandria, VA	Ray Klein Inc dba Professional Credit Service dba Professional Credit, Springfield, OR
Penn Credit Corporation, Harrisburg, PA	RAzOR Capital LLC, Bloomington, MN
Performant Recovery Inc dba Performant Healthcare Solutions, Livermore, CA	Reach Financial LLC, New York, NY
Peritus Portfolio Services II LLC, Irving, TX	Real Time Resolutions Inc, Dallas, TX
Petal Card Inc, New York, NY	Receivables Management Partners LLC dba RMP Services dba JP RMP, Indianapolis, IN
Pharus Funding LLC, Scottsdale, AZ	Receivables Outsourcing LLC, Timonium, MD
Phillips & Cohen Associates Ltd, Wilmington, DE	Receivables Performance Management LLC, Lynnwood, WA
Phoenix Financial Services LLC dba Indiana Resolution Group LLC, Fishers, IN	Recovery Exchange LLC, Sheridan, WY
Pinnacle Credit Services LLC, Greenville, SC	Recovery Management Solutions LLC, Cheektowaga, NY
Pinnacle Recovery Inc, Carlsbad, CA	Recovery Services International Inc, Wilmington, DE
Pioneer Credit Recovery Inc, Arcade, NY	Red River Collections Inc, Fargo, ND
Pioneer Military Credit LLC, Kansas City, MO	Red Target LLC, Harrington, DE
Plaza Services LLC, Atlanta, GA	Reliant Capital Solutions LLC, Gahanna, OH
Portfolio Recovery Associates LLC, Norfolk, VA	Remex Inc, Princeton, NJ
PRA Receivables Management LLC, Norfolk, VA	Remitly Inc, Seattle, WA
Primavera Financial Inc dba PrimaHealth Credit, Newport Beach, CA	RentDebt Automated Collections LLC, Goodlettsville, TN
Procollect Services LLC dba PCSC, Minot, ND	Republic Equity Credit Services Inc, Chicago, IL
Prodigy Finance LTD, Carnaby London, United Kingdom	Resident Advocate LLC, Tampa, FL
Professional Account Management LLC, Horseheads, NY	Resurgent Acquisitions LLC, Greenville, SC
Professional Account Services Inc dba Community Account Services Inc, Antioch, TN	Resurgent Capital Services LP, Greenville, SC
Professional Finance Company Inc dba PFC USA, Greeley, CO	Resurgent Receivables LLC, Greenville, SC
Professional Placement Services LLC, Milwaukee, WI	Revco Solutions Inc, Jacksonville, FL
Professional Service Bureau Inc, Anoka, MN	Revenue Assistance Corporation dba Revenue Group, Cleveland, OH
Prosper Marketplace Inc, San Francisco, CA	Revenue Enterprises LLC, Aurora, CO
	Reviver Financial LLC, Hutchinson, KS
	RGS Financial Inc, Richardson, TX
	RMS – Recovery Management Services Inc, Warrenville, IL
	Roadrunner Account Services LLC, Irving, TX

# Collection Agencies

## *609 Licensed Companies Operating as of June 30, 2023*

RockLoans Marketplace LLC dba RocketLoans, Detroit, MI  
Rodenburg Group Inc dba RGI Recovery, Fargo, ND  
Sagamore Hill LLC, Irving, TX  
Sage Capital Recovery LLC dba Sage Advisors NJ, Hi-Nella, NJ  
Salary Finance Inc, Boston, MA  
Sand Castle Investments LLC dba Sand Castle Field Services,  
Brookfield, WI  
Santander Consumer USA Inc dba RoadLoans dba Chrysler  
Capital, Dallas, TX  
SARMA Collections Inc dba SARMA Recovery Management  
Services, San Antonio, TX  
Saturn Systems Inc, Bailey, CO  
Scratch Financial Inc, Pasadena, CA  
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  
Second Round Sub LLC, Duluth, GA  
Security Credit Services LLC dba EquiPro Investments LLC,  
Oxford, MS  
Select Portfolio Servicing Inc, West Valley City, UT  
Self Credit LLC, Austin, TX  
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  
SN Servicing Corporation, Baton Rouge, LA  
Snap Finance LLC, West Valley City, UT  
SoFi Lending Corp dba SOFI, Cottonwood Heights, UT  
Solar Mosaic LLC, Oakland, CA  
Solar Service Experts LLC dba Spruce Power, Houston, TX  
Solvent Point LLC, Tempe, AZ  
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  
Spire Recovery Solutions LLC, Lockport, NY  
Spring Oaks Capital LLC, Chesapeake, VA  
Spring Oaks Capital SPV LLC, Chesapeake, VA  
Sprint Spectrum LLC, Bellevue, WA  
Square Capital LLC, Oakland, CA  
Starmark Financial LLC, Deerfield Beach, FL  
State Collection Service Inc dba SCSi, Madison, WI  
States Recovery Systems Inc, Rancho Cordova, CA  
Steel River Systems LLC, Rock Falls, IL  
Sterling Credit Corp, Altamonte Springs, FL  
Stripe Servicing Inc dba Bootstrap Inc, South San Francisco, CA  
Stuart – Lippman and Associates Inc, Tucson, AZ  
Sunbit Now LLC dba Sunbit, Los Angeles, CA  
Sunrise Credit Services Inc, Melville, NY  
Supernova Lending LLC, Chicago, IL  
Support Collectors Inc dba Summit Account Resolution dba  
Summit A\*R, Champlin, MN  
Sutherland Global Collection Services LLC, Sugarland, TX  
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, Feasterville-Trevoze, PA  
TCS e-Serve International Limited, Dallas, TX  
Tek-Collect Incorporated dba TCI Incorporated, Columbus, OH  
TERI Loan Holdings LLC, Boca Raton, FL  
Terrill Outsourcing Group LLC dba Superlative RM, Phoenix, AZ  
Texas Guaranteed Student Loan Corporation dba Texas  
Guaranteed dba Trellis Company, Round Rock, TX  
The Best Service Co Inc, Culver City, CA

# Collection Agencies

## *609 Licensed Companies Operating as of June 30, 2023*

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 Kaplan Group Inc dba Kaplan Collection Agency, San Luis  
Obispo, CA  
The Receivable Management Services LLC dba RMS Support,  
Allentown, PA  
The Stark Collection Agency Inc dba Stark Agency dba The  
Stark Agency, 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  
TriVerity Inc, Wyoming, MN  
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  
Tutelary Financial Services Corp, Cordoba, Argentina  
U-Pledge Inc, Los Angeles, 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  
United Collection Bureau Inc, Toledo, OH  
United Resource Systems Inc, Lakewood, CO  
Universal Component Lender Services Inc, Rocky Hill, CT  
Universal Fidelity LP, Houston, TX  
University Accounting Service LLC, Amherst, NY  
Upgrade Inc dba Universal Credit, San Francisco, CA  
Uplift Inc, Sunnyvale, CA  
Upstart Network Inc, San Mateo, CA  
US Asset Management Inc, Norwell, MA  
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  
VeriCore LLC, Huntersville, NC  
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  
Viva Finance Inc, Atlanta, GA  
Wakefield & Associates LLC, Fort Morgan, CO  
Watercress Financial Group LLC, West Des Moines, IA  
Waterfall Revenue Group Inc dba Credit America, Hamilton  
Square, NJ  
Waypoint Resource Group LLC, Charlotte, NC  
Webcollex LLC dba CKS Financial, Chesapeake, VA  
Wells Fargo International Solutions LLC dba Wells Fargo  
Servicing, Taguig City, Philippines  
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  
Wipro Gallagher Solutions LLC, Atlanta, GA  
Wipro Insurance Solutions LLC, East Brunswick, NJ  
World Credit Fund III LLC, Schaumburg, IL  
Yes Online Inc dba Dynamic Legal Recovery, Santa Clarita, CA  
Zenta Recoveries Inc, Arlington, VA  
ZuntaFi Corp, Aberdeen, SD



# Money Brokers

## 596 Licensed Companies Operating as of June 30, 2023

21<sup>st</sup> Mortgage Corporation, Knoxville, TN  
3650 Real Estate Investment Trust 2 LLC, Miami, FL  
60monthloans Inc, Menlo Park, CA  
Above Lending Inc dba Above, Houston, TX  
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  
Ag Lenders LLC, Hinsdale, IL  
AgAmerica Lending LLC, Lakeland, FL  
AGCO Finance LLC, Johnston, IA  
Agrifund LLC, Fort Worth, TX  
AgriVision Financial Services Co, Fargo, ND  
Agtegra Cooperative, Aberdeen, SD  
AHP Servicing LLC dba AHP Mortgage Direct, Chicago, IL  
Alameda Mortgage Corporation dba Precision Home Loans,  
Walnut Creek, CA  
Alliance Mortgage LLC, West Fargo, ND  
Amcap Mortgage Ltd dba Amcap Mortgage Limited  
Partnership dba AmCap Home Loans dba Major  
Mortgage, Houston, TX  
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 LLC, 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 dba  
Blue Ribbon dba Lendsmart dba Capstone Home Loans,  
Roseville, CA  
America's Home Loans LLC dba American Dream Mortgage,  
Bismarck, ND  
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, Mesa, AZ  
AmeriHome Mortgage Company LLC, Thousand Oaks, CA  
Amerisave Mortgage Corporation dba Amerisave Wholesale  
Mortgage Solutions, Sandy Springs, GA  
Amres Corporation dba Fusion Mortgage, Trevese, PA  
Amur Equipment Finance Inc, Grand Island, NE  
Anchor Nationwide Loans LLC, Thousand Oaks, CA  
Angel Oak Home Loans LLC dba AOHL, Atlanta, GA  
Angel Oak Mortgage Solutions LLC, Atlanta, GA  
Antares Capital LP, Chicago, IL  
Antares Holdings LP, Toronto, Ontario  
Anytime Mortgage LLC, Fargo, ND  
Apple Financing LLC, Austin, TX  
Apple Processing LLC, Austin, TX  
ApplePie Capital Funding Solutions LLC, Plymouth, MI  
Aqua Finance Inc, Wausau, WI  
Arbor Agency Lending LLC, Uniondale, NY  
Arbor Commercial Funding I LLC, Uniondale, NY  
Arbor Private Investment 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  
Argentec Real Estate Finance LLC, New York, NY  
Argentec Real Estate Finance 2 LLC, New York, NY  
Argentec Real Estate Investment 2 LLC, New York, NY  
Argentec Real Estate Investment LLC, New York, NY  
Argentec 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  
ArrowMark Licenses LLC, Denver, CO  
Ascent Funding LLC dba Ascent Student Loans, San Diego, CA  
Aspen Financial Solutions Inc dba Aspen Financial dba Aspen  
Financial Direct dba Centz, 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  
Austin Business Finance LLC, Austin, TX  
Automotive Finance Corporation, Carmel, IN



# Money Brokers

## 596 Licensed Companies Operating as of June 30, 2023

AutoPay Direct Inc, Denver, CO  
Auxilior Capital Partners Inc, Plymouth Meeting, PA  
Avant LLC, Chicago, IL  
Aven Financial Inc dba Aven, Burlingame, CA  
Avio Credit Inc dba Avio Credit dba Verge Credit, Dublin, OH  
Axia Financial LLC dba Axia Home Loans dba URW dba Unified Reliance dba Unified Reliance Wholesale dba URWholesale, Bellevue, WA  
Bankrate LLC dba BR Tech Services LLC, West Palm Beach, FL  
Barclays Capital Real Estate Inc, New York, NY  
Barrett Financial Group LLC, Gilbert, AZ  
Bay Equity LLC dba Fidelity Mortgage dba Bay Equity Home Loans, Corte Madera, CA  
Belem Servicing LLC dba Patriot Home Mortgage, St George, UT  
Berkeley Point Capital LLC, McLean, VA  
Better Mortgage Corporation dba Better Mortgage, New York, NY  
Bill.com Capital 1 LLC, San Jose, CA  
Bill.com Capital 3 LLC, San Jose, CA  
Bills.com LLC dba Achieve Insights dba Achieve.com dba Freedom Financial Net, Tempe, AZ  
Blincloans Inc dba Oneblinc, Dania Beach, FL  
BMG LoansAtWork LLC, Miami, FL  
BofA Merrill Lynch Asset Holdings Inc, New York, NY  
Brunswick Acceptance Company LLC dba Mercury Marine Credit, Chicago, IL  
BSP OF Finance LLC, New York, NY  
BSPRT CMBS Finance LLC, New York, NY  
BSPRT CRE Finance LLC, New York, NY  
Budco Financial Services LLC, Detroit, MI  
Cake Mortgage Corp, Chatsworth, CA  
CalCon Mutual Mortgage LLC dba OneTrust Home Loans dba Warp Speed Mortgage, San Diego, CA  
Caliber Home Loans Inc, Coppell, TX  
Caliver Beach Mortgage LLC, Owings Mills, MD  
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 dba cf.loans, Charlotte, NC  
Caribou Financial Inc, Washington, DC  
CarPutty Inc, Atlanta, GA  
Castle & Cooke Mortgage LLC dba Castle & Cooke Mortgage, Draper, UT  
Castle Mortgage Corporation dba Excelerate Capital dba iQ Mortgage, Irvine, CA  
Caterpillar Financial Commercial Account Corporation, Nashville, TN  
Caterpillar Financial Services Corporation, Nashville, TN  
CBRE Capital Markets Inc, Houston, TX  
Ceridian Dayforce Licensing LLC, Minneapolis, MN  
CGB Agri Financial Services Inc dba AGRIfinancial Services dba MAC Seller Online dba Agrifinancial, Louisville, KY  
Change Lending LLC dba Change Home Loans dba Change Home Mortgage dba Change Lending dba Change Wholesale dba Commerce Home Mortgage dba Commerce Home Mortgage LLC, Anaheim, CA  
Channel Partners Capital LLC dba Channel Partners Equipment Finance dba Trio Capital Solutions, Minnetonka, MN  
Chartwell Financial LLC, Oak Brook, IL  
Cherry Creek Mortgage LLC dba Blue Spot Home Loans, Greenwood Village, CO  
Chicago Mortgage Solutions LLC dba InterFirst Mortgage dba Zeromortgage, Rosemont, IL  
Choice Member Benefits LLC dba Consumers Card Services dba Consumers Outlet, Indiana, PA  
Chorus Credit LLC dba [www.ChorusCredit.com](http://www.ChorusCredit.com), Chicago, IL  
Christian Investors Financial, Mendota Heights, 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  
Click n' Close Inc dba 1<sup>st</sup> Tribal Lending, Addison, TX  
Climb Investco LLC, Las Vegas, NV  
CMG Mortgage Inc dba CMG Financial dba HomeFundIt dba Diversified Mortgage Group dba CMG Home Loans dba Jill

# Money Brokers

## 596 Licensed Companies Operating as of June 30, 2023

Sheldon and Co Home Loans dba Campbell Lending Group, San Ramon, CA	DigniFi Tech Inc, Mesa, AZ
CNH Industrial Capital America LLC, Racine, WI	DivvyPay LLC, Draper, UT
Coforge BPS America Inc, Dallas, TX	DLJ Mortgage Capital Inc, New York, NY
COG Marketers Ltd dba AgroLiquid, Saint Johns, MI	DLL Finance LLC, Johnston, IA
Cognizant Mortgage Services Corporation, Irving, TX	Dominion Financial Services LLC dba Dominion Financial, Baltimore, MD
College Ave Student Loan Servicing LLC, Wilmington, DE	Draper and Kramer Mortgage Corp, Downers Grove, IL
Colliers Funding LLC, Minneapolis, MN	DrawBridge Lending LLC, Chicago, IL
Colliers Mortgage LLC, Minneapolis, MN	Driveway Finance Corporation, Tigard, OR
Column Financial Inc, New York, NY	DynAMC Solutions LLC, New York, NY
Community Loan Servicing LLC, Coral Gables, FL	Dynamic Mortgage Group LLC dba Dynamic Mortgage Group, Bismarck, ND
Consumers Unified LLC dba ConsumerAffairs, Tulsa, OK	Earnest Operations LLC, San Francisco, CA
Conterra Agricultural Capital LLC, West Des Moines, IA	eBay Commerce Inc, San Jose, CA
Cornerstone First Mortgage Inc, San Diego, CA	Econolend Series B LLC, Tucson, AZ
Covet Holdings LLC dba Covet Financial Services, Oxbow, ND	Edge Home Finance Corporation, Minnetonka, MN
Credible Operations Inc, Durham, NC	Edvisors FAS Inc, Las Vegas, NV
Credit Karma Mortgage Inc dba Credit Karma dba Intuit Credit Karma, Oakland, CA	Elevate Financial Resources LLC, Fort Worth, TX
Credit Karma Offers Inc dba Credit Karma dba Credit Karma Money dba Intuit Credit Karma, Oakland, CA	Embrace Home Loans Inc, Middletown, RI
Credit Suisse First Boston Mortgage Capital LLC, New York, NY	Emporium TPO LLC, Frisco, TX
Credova Financial LLC, Reno, NV	Encompass Lending Group LP, Katy, TX
Crescent Mortgage Company, Atlanta, GA	EnFin Corp, Irvine, CA
CrossCountry Mortgage LLC dba CrossCountry Mortgage dba Valere Financial,Cleveland, OH	Envision Capital Inc, Minnetonka, MN
CURO Credit LLC dba First Phase, Wichita, KS	Envoy Mortgage Ltd, Houston, TX
CUW Solutions LLC, Radnor, PA	Epoch Lending LLC dba Affiliated Mortgage, Philadelphia, PA
Daimler Truck Financial Services USA LLC, Ft Worth, TX	Equitable AgriFinance LLC, Cedar Rapids, IA
DAS Acquisition Company LLC dba Loan Surfer dba USA Mortgage, St Louis, MO	Equity Prime Mortgage LLC dba Empower Mortgage dba Lighthouse Lending Capital,Atlanta, GA
Data Mortgage Inc dba Essex Mortgage, Orange, CA	Everett Financial Inc dba Supreme Lending dba Meridian Home Loans, Dallas, TX
DBR Investments Co Limited dba DB Real Investments Co Limited, New York, NY	Exeter Finance LLC, Irving, TX
De Lage Landen Financial Services Inc dba ProHealth Capital, Wayne, PA	Express Tech-Financing LLC dba Currency, Scottsdale, AZ
De Lage Landen Public Finance LLC, Wayne, PA	F. F. Fisher Leasing Corporation, Fargo, ND
Deephaven Mortgage LLC, Charlotte, NC	Fairway Independent Mortgage Corporation dba CG HomeLoanPartners dba Avery Mortgage dba Homefinity dba Fairway Wholesale Lending, Madison, WI
Deutsche Leasing USA Inc, Chicago, IL	Farmland Credit AV LLC, Minneapolis, MN
Dext Capital LLC, Lake Oswego, OR	Farmland Credit FR LLC, Minneapolis, MN
Digital Risk Mortgage Services LLC, Maitland, FL	FBC Mortgage LLC dba FBC Mortgage dba simpleloan.com dba SimpleLoan, Orlando, FL

# Money Brokers

## 596 Licensed Companies Operating as of June 30, 2023

FBN Finance LLC, San Carlos, CA  
FC Marketplace LLC, Denver, CO  
Figure Lending LLC dba Figure, Charlotte, NC  
Finance of America Mortgage LLC dba Finance of America Home Improvement, Conshohocken, PA  
Finance of America Reverse LLC dba AAG dba American Advisors Group, Tulsa, OK  
FinFit Ops LLC dba FINFIT, Virginia Beach, VA  
FINMKT Inc dba Lendvious, New York, NY  
First Business Specialty Finance LLC, Madison, WI  
First Class Mortgage II Inc dba First Class Mortgage, Fargo, ND  
First Class Mortgage III Inc, Grand Forks, ND  
First Colony Mortgage Corporation dba GHMC, Orem, UT  
First Community Mortgage Inc dba First Community Mortgage dba a MortgageBoutique, Murfreesboro, TN  
First Star Credit LLC, Columbus, OH  
FirstKey Mortgage LLC, New York, NY  
Flagship Credit Acceptance LLC, Chadds Ford, PA  
Flat Branch Mortgage Inc dba Flat Branch Home Loans, Columbia, MO  
Fleet Financial Inc dba iLending, Englewood, CO  
Four Technologies Inc, Aventura, FL  
Franchise Partner Inc, Kansas City, MO  
Freedom Mortgage Corporation dba Longport Lending, Boca Raton, FL  
Full Beaker Inc dba [www.MilitaryVALoan.com](http://www.MilitaryVALoan.com) dba [www.MyMortgageInsider.com](http://www.MyMortgageInsider.com) dba [www.TheMortgageReports.com](http://www.TheMortgageReports.com), Bellevue, WA  
Foundation Group LLC, Reston, VA  
Fundbox Inc, Plano, TX  
Fundera Inc dba NerdWallet Small Business, San Francisco, CA  
FuturePay Holdings Inc dba FuturePay, South Jordan, UT  
Galaxy DBL LLC, Chicago, IL  
GE HFS LLC, Wauwatosa, WI  
General Mortgage Capital Corporation, Burlingame, CA  
Genhome Mortgage Corporation dba Generation Home Mortgage dba WestGen Lending, Irvine, CA  
GITSIT Solutions LLC, Orange, CA  
GoFetch Petcare Inc, Vancouver, British Columbia  
Gold Star Mortgage Financial Group Corporation, Ann Arbor, MI  
Good Day Financial LLC, Scottsdale, AZ  
GoodLeap LLC, Roseville, CA  
Gooi Mortgage Inc, Des Moines, IA  
GP Commercial Investment Corp, New York, NY  
GP Commercial Mortgage LLC, New York, NY  
GRB Financial Corporation, Fargo, ND  
Great Plains Capital LLC dba Great Plains Capital Mortgage, Wahpeton, ND  
Greystone Funding Company LLC, Atlanta, GA  
Greystone Select Company II LLC, New York, NY  
Greystone Servicing Company LLC, Warrenton, VA  
Guaranteed Rate Affinity LLC dba Guaranteed Rate Affinity, Chicago, IL  
Guaranteed Rate Inc dba rate.com dba Owing dba Certainty Home Lending, 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 dba Cherry Creek Mortgage a division of Guild Mortgage, San Diego, CA  
Gusto Capital LLC, San Francisco, CA  
Gusto Inc dba Gusto, San Francisco, CA  
Halliday International Inc, San Francisco, CA  
Happy Money Inc, Torrance, CA  
Headway Sales Inc dba Acorn Finance, Sacramento, CA  
Healthcare Financing of America LLC, Franklin, TN  
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 NFTYDoor dba Real Estate Mortgage Network, Iselin, NJ  
Homeowners Financial Group USA LLC, Scottsdale, AZ  
HomePride Acceptance Inc, Sioux Falls, SD  
Homespire Mortgage Corporation, Gaithersburg, MD

# Money Brokers

## 596 Licensed Companies Operating as of June 30, 2023

Homestar Financial Corporation dba Homest\*r dba Homestar Mortgage dba Elite Group Mortgage, Gainesville, GA  
Homestead Funding Corp dba McGlone Mortgage Group, Albany, NY  
Hometown Equity Mortgage LLC dba theLender, Lake Forest, CA  
Hometown Lenders Inc, Huntsville, AL  
HYG Financial Services Inc, Irving, TX  
iCreditWorks Inc, Iselin, NJ  
Imagine Home Lending LLC, Onalaska, WI  
Inclined Technologies Inc, Sausalito, CA  
Infosys BPO Americas LLC, Atlanta, GA  
Innovative Funding Services Corporation, Leander, TX  
Inspire Mortgage LLC dba Forward Mortgage, Fargo, ND  
Instant Financial USA Inc, Alpharetta, GA  
Intelliloan Inc, Orange, CA  
Intuit Financing Inc dba QuickBooks Capital dba Intuit Mint, 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  
Ironhorse Funding LLC, Beverly, MA  
Isuzu Finance of America Inc, Purchase, NY  
J.J. Best & Company, New Bedford, MA  
Jaris Lending LLC, Burlingame, CA  
JBK Funding LLC, Fargo, ND  
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  
KikOff Lending LLC, Reno, NV  
Kind Lending LLC dba Kind Loans, Santa Ana, CA  
Klarna Inc, Columbus, OH  
Kovo Credit Inc, Las Vegas, NV  
Kregg Wolf Enterprises Inc dba Principle Mortgage Group Inc, Detroit Lakes, MN  
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  
Lattice Thinking Inc dba QuoHome, Nashville, TN  
LeaderOne Financial Corporation, Overland Park, KS  
LeadPoint Inc dba Secure Rights dba Amerivalue, Los Angeles, CA  
Legend Lending Corporation dba Mid America Mortgage, Houston, TX  
LenderLive Network LLC, Greenwood Village, CO  
Lendgo Inc, Beverly Hills, CA  
Lending Force LLC, Farmington Hills, MI  
LendingPoint LLC, Kennesaw, GA  
LendingTree LLC, Charlotte, NC  
Lendio Partners LLC, Lehi, UT  
Lendly LLC, Dayton, OH  
Lenox Financial Mortgage Corporation, Santa Ana, CA  
Libertas Funding LLC, Greenwich, CT  
Liberty Home Mortgage Corporation, Independence, OH  
LMB Mortgage Services Inc dba LowerMyBills.com, Playa Vista, CA  
LMF Commercial LLC, Miami, FL  
Loan Factory Inc, San Jose, CA  
LoanCare LLC, Virginia Beach, VA  
loanDepot.com LLC dba imortgage dba loanDepot.com dba LDWholesale dba loanDepot LLC dba LoanDepot dba Mortgage Master dba mello, Irvine, CA  
Loansteady LLC, McLean, VA  
Logan Finance Corporation dba Evant Lending, Hauppauge, NY  
LOL Finance Co, Arden Hills, MN  
Longbridge Financial LLC, Mahwah, NJ  
Longinus Finance LLC dba AF247.com, Nashville, TN  
LOQBOX Finance LLC dba LOQBOX, Providence, RI  
Low VA Rates LLC dba Elevate Mortgage Group, Lindon, UT  
Lower LLC dba Homeside Financial dba Lower, Columbia, MD

# Money Brokers

## 596 Licensed Companies Operating as of June 30, 2023

Lument CMT Finance LLC, New York, NY  
Lument Real Estate Capital LLC, Columbus, OH  
Lument Structured Finance LLC, Columbus, OH  
Luminate Home Loans Inc dba NEO Home Loans dba Refined Lending, Minneapolis, MN  
Lutheran Church Extension Fund-Missouri Synod, St Louis, MO  
M. David Financial Services LLC, Dickinson, ND  
Madison Management Services LLC, Reno, NV  
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  
Marlin Leasing Corporation dba PEAC Solutions, Mount Laurel, NJ  
Massachusetts Educational Financing Authority, Boston, MA  
Maverick Payments Inc dba Clair, New York, NY  
Maxwell Lender Solutions Inc dba Simpli Mortgage, Denver, CO  
MC Financial Inc dba Mortgage Intelligently, Bethesda, MD  
McBurberod Financial Inc dba Credit Karma Credit Builder dba SeedFi, Oakland, CA  
Meadowlark Capital LLC, Fargo, ND  
MedPlan Credit LLC, Tulsa, OK  
Mega Capital Funding Inc dba Speedi Mortgage, Calabasas, CA  
Megastar Financial Corp, Denver, CO  
Mercedes-Benz Financial Services USA LLC, Farmington Hills, MI  
Meritize Lending LLC dba Meritize, Frisco, TX  
MetLife Consumer Services Inc dba Upwise, Wilmington, DE  
Metropolitan Financial Mortgage Company, Edina, MN  
Mid America Mortgage Inc dba 1<sup>st</sup> Tribal Lending, Addison, TX  
Minuteman Mortgage Corp, Detroit Lakes, MN  
Mission Loans LLC dba N2 Funding dba Prosperity Capital Mortgage, Irvine, CA  
ML Enterprise Inc dba <https://fiona.com/> dba Engine by MoneyLion dba Engine by MoneyLion Inc, New York City, NY  
MLD Mortgage Inc dba Mortgage Lending Direct dba The Money Store, Florham Park, NJ  
Moder Solutions LLC, Fishers, IN  
Monevo Inc, Encinitas, 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, Owatonna, MN  
Mortgage Access Corp dba Weichert Financial Services, Morris Plains, NJ  
Mortgage Research Center LLC dba [www.VAMortgageCenter.com](http://www.VAMortgageCenter.com) dba Veterans United Home Loans dba Veteran Loan Center dba Paddio, Columbia, MO  
Mortgage Solutions of Colorado LLC dba Mortgage Solutions Financial dba MSF Agriculture, Colorado Springs, CO  
MortgagePros LLC, Troy, MI  
Morty Inc, New York, NY  
Mountain State Financial Group LLC, Westminster, CO  
Movement Mortgage LLC, Indian Land, SC  
Mutual of Omaha Mortgage Inc dba Mutual of Omaha Mortgage dba RetirementFunding Solutions dba Mutual of Omaha Reverse Mortgage dba Keller Home Loans, San Diego, CA  
myCUMortgage LLC, Beavercreek, OH  
National Cooperative Services Corporation, Dulles, VA  
National Debt Relief LLC, New York, NY  
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 mortgage dba NRL Mortgage Mt Adams Group, Houston, TX  
Nationstar Mortgage LLC dba Champion Mortgage dba Mr. Cooper dba RightPath Servicing, Dallas, TX  
Nationwide Home Loans Inc, Englewood, CO  
Nationwide Mortgage Bankers Inc dba Americasa dba Equalify dba fasterfi.com dba Fellowship Home Lenders dba Fellowship Home Loans dba First Veterans Mortgage dba MortgageNow.com dba NMB Home Loans Inc dba NMBNOW dba Own It Home Loans, Lebanon, NJ  
Nationwide SBL LLC dba Nationwide Smart Credit, Columbus, OH

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## 596 Licensed Companies Operating as of June 30, 2023

Navient Solutions LLC, Herndon, VA  
NC Financial Solutions of North Dakota LLC dba NetCredit,  
Chicago, IL  
Neat Loans LLC, Southport, CT  
Neighborhood Assistance Corporation of America, Boston, MA  
Neighborhood Loans Inc, Downers Grove, IL  
NerdWallet Compare Inc dba The Rate Chopper, San Francisco,  
CA  
Ness Well Financial LLC, New York, NY  
NetCredit Loan Services LLC, Chicago, IL  
Network Capital Funding Corporation, Miami, FL  
New American Funding LLC dba New American Funding dba  
Zigzy dba Truview Lending, Tustin, CA  
New Holland Credit Company LLC, New Holland, PA  
NewPoint Real Estate Capital LLC, Plano, TX  
NewPoint Real Estate Strategies Lending LLC, Plano, TX  
NewRez LLC dba Shellpoint Mortgage Servicing dba Caliber  
Home Loans dba Caliber Home Lending, Fort Washington,  
PA  
NEXA Mortgage LLC dba AXEN Mortgage dba NEXA Mortgage  
dba Bobadilla Finance Team Home Loans dba Gustan Cho  
Associates, Chandler, AZ  
Nexera Holding LLC dba NewFi dba NewFi Lending dba NewFi  
Wholesale, Emeryville, CA  
Nexo Financial LLC, London, United Kingdom  
NextGear Capital Inc, Carmel, IN  
NextMortgage LLC, San Ramon, CA  
Nexus Capital Co dba Nexus Capital, Fargo, ND  
NFM Inc dba BluPrint Home Loans dba NFM Lending dba NFM  
Lending Partners, Linthicum, MD  
Nissan Motor Acceptance Company LLC dba Infiniti Financial  
Services, Franklin, TN  
Nissan-Infiniti LT LLC, Franklin, TN  
Nitra Credit Corporation, New York, NY  
Noble Finance LLC, Fargo, ND  
Nomura Corporate Funding Americas LLC, New York, NY  
North American Equipment Solutions LLC dba Finance Scope,  
Alexandria, MN  
North Avenue Capital LLC, Ponte Vedra, FL  
Northpoint Commercial Finance LLC, Alpharetta, GA  
Northport Funding LLC, Wayzata, MN  
Notable Finance LLC dba Home Card, Stamford, CT  
NP Inc dba US Lending Group of North Dakota dba Premier  
Mortgage Associates dba Villa Home Loans, Boca Raton, FL  
NSM Services Private Limited, Chennai, India  
NWL Company LLC, New York, NY  
Oak Street Funding LLC, Indianapolis, IN  
Oceanside Mortgage Company, Toms River, NJ  
OCMBC Inc dba Loanstream, Irvine, CA  
Ocwen Financial Solutions Private Limited, Bangalore, India  
Ocwen USVI Services LLC, St Croix, Virgin Islands  
Omega Financial Inc, Bismarck, ND  
On Q Financial LLC dba Von Mortgage, Scottsdale, AZ  
One Finance Services LLC, New York, NY  
One Reverse Mortgage LLC, Detroit, MI  
OneMain Consumer Loan Inc, Evansville, IN  
OneMain Financial Group LLC, Baltimore, MD  
Open Mortgage LLC, Austin, TX  
Opportun Inc, San Carlos, CA  
Opportunity Financial LLC, Chicago, IL  
Orchard Mortgage LLC, Austin, TX  
Ottno Inc dba NALN dba National Auto Loan Network, Tustin,  
CA  
Paragon Mortgage Services Inc, Denver, CO  
Paramount Residential Mortgage Group Inc, Corona, CA  
Park Company Mortgage Services LLC dba Park Mortgage,  
Fargo, ND  
Pawnee Leasing Corporation, Fort Collins, CO  
PayPal Inc, San Jose, CA  
Peklava LLC dba HomeEq dba RateZip, New Canaan, CT  
PennyMac Loan Services LLC dba Pennymac, Westlake Village,  
CA  
PHH Mortgage Corporation 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  
Pivot Financial Partners Inc dba Pivot Lending Group dba Pivot  
Servicing Group, Littleton, CO



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## 596 Licensed Companies Operating as of June 30, 2023

Planet Home Lending LLC dba Planet Loan Servicing dba Solista, Meriden, CT

Plateau Data Services LLC dba RateMarketplace, Scottsdale, AZ

Platinum Home Mortgage Corporation, Hoffman Estates, IL

Plaza Home Mortgage Inc, San Diego, CA

Plutus Lending LLC dba Abra dba Abra Borrow, Atlanta, GA

Polaris Acceptance, Chicago, IL

Possible Financial Inc dba Possible Finance dba Possible, Seattle, WA

Premia Mortgage LLC dba Premia Relocation Mortgage, Troy, MI

Premier Mortgage Corporation dba eLendingNow, Bismarck, ND

Premier Mortgage Resources LLC dba Premier Mortgage Resources, Meridian, ID

Prestige Financial Services Inc dba 888DROPMYRATE, Draper, UT

Primary Residential Mortgage Inc dba Frost Mortgage Lending Group, Salt Lake City, UT

PrimeLending, A PlainsCapital Company dba Loanplicity dba PrimeLending, Dallas, TX

Primis Mortgage Company, Wilmington, NC

Prosper Funding LLC, San Francisco, CA

Prosper Marketplace Inc, San Francisco, CA

Prosperity Home Mortgage LLC, Chantilly, VA

Provide Inc, San Francisco, CA

ProVisor Inc, Brookfield, WI

Prudler Funding dba California Capital Mortgage Company, Sacramento, CA

PWCC Services LLC, Tigard, OR

QuinStreet Media Inc, Santa Monica, CA

QuinStreet PL Inc dba guidetolenders dba [www.guidetolenders.com](http://www.guidetolenders.com), Foster City, CA

Rainbow Mortgage Inc, Edina, MN

Ramp Financing Corporation, New York, NY

Rapid Mortgage Capital Corp, Mission Viejo, CA

RateGenius Loan Services Inc, Austin, TX

RateGravity Inc dba Own Up, Boston, MA

Reach Financial LLC, New York, NY

ReadyCap Commercial LLC, Berkeley Heights, NJ

Real Genius LLC, Delray Beach, FL

ReallyGreatRate Inc, El Segundo, CA

Regional Acceptance Corporation, Greenville, NC

Remitly Inc, Seattle, WA

Renovation Finance LLC dba RenoFi, Philadelphia, PA

Residential Acceptance Corporation, Tampa, FL

ResMac Inc dba ResMac, Boynton Beach, FL

RGLS Lending Inc, Austin, TX

Rippling Lending Inc, San Francisco, CA

Rippling Payments Inc, San Francisco, CA

RISE Credit of North Dakota dba RISE Credit, Fort Worth, TX

Ritchie Bros Financial Services Ltd, Burnaby, British Columbia

RMI Brokers Inc dba One Brokerage, Brentwood, CA

Rocket Mortgage LLC dba Rocket Mortgage dba Rocket Pro dba Rocket Professional dba Rocket Pro TPO, Detroit, MI

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, Irving, TX

Sabal Capital II LLC, Pasadena, CA

Salary Finance Inc, Boston, MA

Santander Consumer USA Inc dba Chrysler Capital dba RoadLoans, Dallas, TX

SBBnet Inc dba LoanBright, Evergreen, CO

Scratch Financial Inc, Pasadena, CA

Sector Financial LLC, Chevy Chase, MD

SecurityNational Mortgage Company dba SN Mortgage, Salt Lake City, UT

Selene Finance LP dba selene, Dallas, TX

Self Credit LLC, Austin, TX

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



# Money Brokers

## *596 Licensed Companies Operating as of June 30, 2023*

Siemens Financial Services Inc, Iselin, NJ  
Sierra Pacific Mortgage Company Inc dba Gen Lending, Folsom, CA  
Silver Hill Funding LLC, Coral Gables, FL  
Simple Path Financial LLC, Irvine, CA  
SIRVA Mortgage Inc, Independence, OH  
SmartFi Home Loans LLC, San Diego, CA  
SmartPay Leasing LLC, Cincinnati, OH  
Snap Finance LLC, West Valley City, UT  
Societe Generale Financial Corporation, New York, NY  
SOFI Lending Corp dba SOFI, Cottonwood Heights, UT  
Solar Mosaic LLC, Oakland, CA  
Sourcepoint Inc, Palm Bay, FL  
Southwest Funding LP, Dallas, TX  
Southwest Stage Funding LLC dba Cascade Financial Services, Chandler, AZ  
Specialized Loan Servicing LLC dba Computershare Loan Services, Greenwood Village, CO  
Splash Financial Inc, Cleveland, OH  
Square Capital LLC, Oakland, CA  
Stripe Brokering Inc, South San Francisco, CA  
Stronghill Capital LLC, Austin, TX  
SUCCESS Lending LLC, Schaumburg, IL  
Sumitomo Mitsui Finance and Leasing Company Limited dba LBX Capital, Tokyo, Japan  
Summit Funding Inc, Sacramento, CA  
Summit Mortgage Corporation, Plymouth, MN  
Sun West Mortgage Company Inc dba LowRates.com dba Mortgage Possible dba Sirius Lending dba Glorifi Lending, Buena Park, CA  
Sunbit Now LLC dba Sunbit, Los Angeles, CA  
Sunlight Financial LLC, New York, NY  
Sunnova Energy Corporation, Houston, TX  
SunUp Financial LLC dba [www.balancecredit.com](http://www.balancecredit.com), Chicago, IL  
Supernova Lending LLC, Chicago, IL  
Sutherland Mortgage Services Inc, Sugar Land, TX  
Sutton Funding LLC, New York, NY  
Symetra Investment Management Real Estate Investors LLC, Bellevue, WA  
Synapse Credit LLC, San Francisco, CA  
Synergy One Lending Inc dba Loanlife, San Diego, CA  
T2 Financial LLC dba Revolution Mortgage, Westerville, OH  
Tailored Mortgage Group Inc, Sioux Falls, SD  
Tax Services of America Inc, Jersey City, NJ  
TCS e-Serve International Limited, Dallas, TX  
The Tax Doctors Inc dba Jackson Hewitt Tax Service, Missoula, MT  
The Wisdom Companies LLC, El Segundo, CA  
Thrive Mortgage LLC, Georgetown, TX  
TJC Mortgage Inc dba MortgageRight, Birmingham, AL  
T-Mobile Financial LLC, Bellevue, WA  
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  
Trail King Industries Inc, Mitchell, SD  
Triad Financial Services Inc dba Triad Manufactured Home Financial Services Inc, Jacksonville, FL  
Trident Funding LLC, Shelton, CT  
Trident Home Loans LLC, Pensacola, FL  
Triple A Mortgage LLC, Las Vegas, NV  
TriStar Finance Inc, Kirkland, WA  
Tri-State Equipment Financing LLC, Killdeer, ND  
TruHome Solutions LLC, Lenexa, KS  
Trusted Rate Inc, Newport Beach, CA  
U-Pledge Inc, Los Angeles, CA  
U.S. Bancorp Government Leasing and Finance Inc, Minneapolis, MN  
UBS Credit Corp, Weehawken, NJ  
UMortgage LLC dba UMortgage, Philadelphia, PA  
Unify Home Lending Inc, Rapid City, SD  
Union Home Mortgage Corp, Strongsville, OH  
United Lease and Finance Inc, Fargo, ND  
United Security Financial Corp, Murray, UT  
United Wholesale Mortgage LLC, Pontiac, MI  
Universal Account Servicing LLC, Parkville, MO  
Universal Lending Corporation, Denver, CO  
Universal Lending Depot LLC, Cranford, NJ

# Money Brokers

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## *596 Licensed Companies Operating as of June 30, 2023*

Upgrade Inc dba Universal Credit, San Francisco, CA  
Uplift Inc, Sunnyvale, CA  
Upstart Network Inc, San Mateo, CA  
US Mortgage Corporation, Melville, NY  
V.I.P. Mortgage Inc, Scottsdale, AZ  
Valley Mortgage Inc, Fargo, ND  
Valon Mortgage Inc, Phoenix, AZ  
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  
Verus Residential Loanco LLC dba Verus Mortgage Capital dba  
Verus Wholesale, Washington, DC  
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  
Vista Point Mortgage LLC dba NextUs Lending, Irvine, CA  
Viva Finance Inc, Atlanta, GA  
VLG LLC, Fort Walton Beach, FL  
VRM Lending LLC, Pomona, CA  
Walker & Dunlop LLC, Bethesda, MD  
Watercress Financial Group LLC, W Des Moines, IA  
Watermark Capital Inc dba Watermark Home Loans, Irvine, CA  
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  
West Capital Lending Inc, Irvine, CA  
Westlake Direct LLC dba LoanCenter, Los Angeles, CA  
Westlake Flooring Company LLC dba Westlake Flooring  
Services, Los Angeles, CA  
Weststar Mortgage Corporation dba Weststar Pacific Mortgage  
Company, Albuquerque, NM  
Wildhorse Financial Services LLC, Austin, TX  
Wilson Resort Finance LLC, Kissimmee, FL  
Wipro Gallagher Solutions LLC, Atlanta, GA  
Yamaha Motor Finance Corporation USA dba Yamaha Financial  
Services, Cypress, CA  
Zenta Mortgage Services LLC, Charlotte, NC  
Zillow Group Marketplace Inc dba Trulia dba Trulia Mortgages  
dba Zillow dba Zillow Group Mortgages, Seattle, WA  
Zillow Home Loans LLC dba zillow.com/homeloans, Irvine, CA  
Zip Co US Inc, New York, NY

# Money Transmitters

## *177 Licensed Companies Operating as of June 30, 2023*

ACI Payments Inc, Elkhorn, NE  
Affirm Payments LLC, San Francisco, CA  
Airbnb Payments Inc, San Francisco, CA  
AirPlus International Inc, Alexandria, VA  
Airwallex US LLC, San Francisco, CA  
Alipay US Inc dba Zyla, Sunnyvale, CA  
Alpaca Crypto LLC, San Mateo, CA  
Amazon Payments Inc, Seattle, WA  
American Express Prepaid Card Management Corporation, Phoenix, AZ  
American Express Travel Related Services Company Inc, New York, NY  
Apple Payments Inc, Cupertino, CA  
AscendantFX Capital USA Inc dba AscendantFX dba Ascendant, Pleasant Hill, CA  
Asure Operations Inc, Austin, TX  
AvidXchange Inc, Charlotte, NC  
Bakkt Crypto Solutions LLC, Alpharetta, GA  
Bakkt Marketplace LLC, Alpharetta, GA  
BAM Trading Services Inc dba Binance.US, Miami, FL  
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  
Blackhawk Network California Inc, Pleasanton, CA  
Block Inc dba Block of Delaware Inc, Oakland, CA  
Blockchain.com Inc, Miami, FL  
BNXA USA MTL Inc, Reno, NV  
Brex Payments LLC, Salt Lake City, UT  
Brink's Capital LLC, Richmond, VA  
Cambridge Mercantile Corp (USA) dba Global Exchange Group dba Cambridge Global Payments dba Global Exchange Payment Solutions dba Corpay, New York, NY  
Cboe Clear Digital LLC, Chicago, IL  
Check Payments LLC, New York, NY  
CheckFreePay Corporation, Alpharetta, GA  
Checkout US Inc, New York, NY  
Chime Inc dba Sendwave, Boston, MA  
Choice Money Transfer Inc dba Small World Money Transfer, Englewood Cliffs, NJ  
Circle Internet Financial LLC, Boston, MA  
Citcon USA LLC dba Citcon, Santa Clara, CA  
Coborns Incorporated dba Cash Wise dba JK Foods Inc, St Cloud, MN  
Coinbase Inc, New York, NY  
Coinme Inc, Bellevue, WA  
CoinX Inc, Lehi, UT  
CoinZoom Inc dba CoinZoom, Salt Lake City, UT  
Comdata TN Inc, Brentwood, TN  
Conotoxia Inc, Chicago, IL  
Continental Exchange Solutions Inc dba RIA Financial Services dba AFEX Money Express dba XE USA, Buena Park, CA  
Convera USA LLC, Denver, CO  
Creative Solutions Software Corp dba myPay Solutions, Ann Arbor, MI  
CSG Forte Payments Inc dba CSG Forte, Ft. Worth, 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  
EntrataPay LLC, Lehi, UT  
Eris Clearing LLC, Chicago, IL  
Ethos Payment Solutions Inc dba Ethos Pay, Irving, TX  
eToro USA LLC, Hoboken, NJ  
Everi MTL LLC, Las Vegas, NV  
Expensify Payments LLC, Portland, OR

# Money Transmitters

## *177 Licensed Companies Operating as of June 30, 2023*

Figure Payments Corporation dba Figure Pay, San Francisco, CA

Finxera Inc dba CFTPay, Alpharetta, GA

Flexa Network Inc dba Flexa, New York, NY

Flywire Global Corp, Boston, MA

Foris DAX Inc dba Crypto.com, Miami, FL

GalaxyOne Prime LLC, Jersey City, NJ

Gemini Trust Company LLC dba Gemini Exchange LLC, New York, NY

Global Primex LLC, Miami, FL

Golden Money Transfer Inc, Cambridge, MA

Google Payment Corp dba Google Payments dba Google Wallet, Mountain View, CA

GPS Capital Markets LLC, South Jordan, UT

Green Dot Corporation, Austin, TX

GuavaPay USA Co dba GuavaPay, Lincolnshire, IL

Gusto Inc dba Gusto, San Francisco, CA

IDT Payment Services Inc, Newark, NJ

Iftin Trading LLC dba Iftin Express, Minneapolis, MN

InComm Financial Services Inc, Columbus, GA

Inmar Services LLC, Winston Salem, NC

Integrated Payment Systems Inc, Alpharetta, GA

Inter & Co Payments Inc dba Inter Global, Manhattan Beach, CA

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 dba QuickBooks Payments dba QuickBooks Payroll, MountainView, CA

INX Digital Inc dba INX Crypto, Gaithersburg, MD

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

Layer2 Financial Inc, Miami, FL

LL Pay US LLC dba LianLian Global, New York, NY

Mastercard Transaction Services (US) LLC, New York, NY

Maxitransfers LLC dba Maxi Money Services dba Maxi-MS, Irving, TX

Mercari Inc, Palo Alto, CA

Meta Payments Inc, Menlo Park, CA

Mezu (NA) Inc dba Alviere, Denver, CO

Monex Inc dba Monex USA, Washington, DC

Moneycorp US Inc dba Moneycorp, Providence, RI

MoneyGram Payment Systems Inc, Minneapolis, MN

Moneytos LLC, Minneapolis, MN

MooMoo Crypto Inc, Palo Alto, CA

MoonPay USA LLC dba MoonPay, Miami, FL

MSB USA Inc dba OpenPayd, Plano, TX

NetSpend Corporation, Austin, TX

Nexo Financial LLC, London, United Kingdom

NIC Services LLC, Overland Park, KS

Nuvei US LLC, Scottsdale, AZ

NYDIG Execution LLC, New York, NY

NYDIG Trust Company LLC dba NYDIG Custody, New York, NY

OKCoin USA Inc dba OKX, San Jose, CA

Omnex Group Inc dba Flexienvios BHD dba Giromex dba Le Goi Tien Le dba Uno Money Transfers dba Sharemoney, Englewood Cliffs, NJ

OwlTing USA Inc, Arlington, VA

Pangea USA LLC, Chicago, IL

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

# Money Transmitters

*177 Licensed Companies Operating as of June 30, 2023*

Paysend US LLC, Miami, FL  
Payward Ventures Inc dba Kraken, San Francisco, CA  
PingPong Global Solutions Inc, San Mateo, CA  
PNC Global Transfers Inc, Houston, TX  
Ponto Software Inc, San Francisco, CA  
Prime Trust LLC, Las Vegas, NV  
Provenance Technologies Inc, San Francisco, CA  
Puzzl Group Inc, San Francisco, CA  
Rakuten Card USA Inc, San Mateo, CA  
RAM Payment LLC, Knoxville, TN  
Ramp Payments Corporation, New York, NY  
Rasmi Pay LLC, Bloomington, MN  
RealNet Payments LLC dba PAYTRUST, Milwaukee, WI  
RealPage Payments Services LLC dba ResidentDirect,  
Richardson, TX  
Remitly Inc, Seattle, WA  
Ripple Markets DE LLC, San Francisco, CA  
Rippling Payments Inc, San Francisco, CA  
River Financial Inc, Columbus, OH  
Robinhood Crypto LLC, Menlo Park, CA  
Robinhood Money LLC, Menlo Park, CA  
SafariPay Corp dba PaySii, Bloomington, MN  
Servicio UniTeller Inc, Rochelle Park, NJ  
Sigue Corporation, Sylmar, CA  
Skrill USA Inc, Jacksonville, FL  
Sofi Digital Assets LLC dba SoFi Crypto, San Francisco, CA  
Stardust Cards LLC, Palo Alto, CA  
StoneX Payment Services Ltd, Miami, FL  
Stripe Payments Company, South San Francisco, CA  
Tango Card Inc, Seattle, WA  
TapTap Send Payments Co, New York, NY  
Tech Friends Inc dba JailATM, Jonesboro, AR  
The Currency Cloud Inc dba Currency Cloud, New York,  
NY  
Tilia LLC, San Francisco, CA  
Tipalti Inc, Foster City, CA  
Toast Processing Services LLC, Chicago, IL  
TouchPay Holdings LLC dba GTL Financial Services,  
Dallas, TX  
TradeStation Crypto Inc dba TS Crypto, Plantation, FL  
TransferMate Inc, Chicago, IL  
U.S. Payments LLC dba PaySite, Tulsa, OK  
Uphold HQ Inc, Larkspur, CA  
USForex Inc dba OFX, San Francisco, CA  
Veem Payments Inc, San Francisco, CA  
Viamerica Corporation dba Vianex, Coral Gables, FL  
Visa Global Services Inc, Foster City, CA  
Voyse Technologies US Inc, San Francisco, CA  
Wave Financial USA Inc, Denver, CO  
Webull Pay LLC, New York, NY  
West Realm Shires Services Inc dba FTX US, Chicago, IL  
Western Union Financial Services Inc dba Orlandi Valuta  
dba Vigo Remittance, Denver, CO  
Western Union International Services LLC, Denver, CO  
WEX Payments Inc, Portland, ME  
Wise US Inc, New York, NY  
WorldRemit Corp dba WorldRemit, Denver, CO  
Wotransfer Fintech Inc dba Panda Remit, San Ramon, CA  
Yapstone Inc dba VacationRentPayment, Walnut Creek,  
CA  
Yardi Payments LLC, Santa Barbara, CA  
Zap Solutions Inc, Chicago, IL  
Zebedee LLC dba ZBD, Hoboken, NJ  
Zero Hash LLC, Chicago, IL

# Deferred Presentment Providers

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*26 Licensed Companies Operating as of June 30, 2023*

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

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

Creditbox.com LLC, Des Plaines, IL

Dakota Pawnbrokers & 2<sup>nd</sup> Hand Inc, Minot, ND

DC Holdings LLC dba Direct Check  
Devils Lake, 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)  
Minot, ND

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, Dublin, OH

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

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

Wyoming Financial Lenders Inc dba Payday Express  
Grand Forks, ND (3 locations)

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



# Debt Settlement Providers

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*4 Licensed Companies Operating as of June 30, 2023*

Delay Group Corp dba The Debt Management Group, Staten Island, NY

Encompass Recovery Group LLC, Hollywood, FL

GRT Financial Inc, Southfield, MI

Naviguard Inc, Minnetonka, MN





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NORTH  
**Dakota**  
Be Legendary.

Financial  
Institutions

