

STATE OF MINNESOTA  
DEPARTMENT OF COMMERCE  
DIVISION OF FINANCIAL INSTITUTIONS

JULY 27, 2015—APPLICATION ACTIVITY REPORT 15-15

ACTION TAKEN ON APPLICATIONS AND NOTIFICATIONS SUBMITTED TO THE  
DIVISION OF FINANCIAL INSTITUTIONS FOR THE PERIOD ENDING JULY 24, 2015

**SECTION I – APPLICATIONS SUBJECT TO BANK AND TRUST COMPANY REGULATIONS**  
**SECTION II – APPLICATIONS SUBJECT TO CONSUMER CREDIT REGULATIONS**  
**SECTION III – APPLICATIONS SUBJECT TO CREDIT UNION REGULATIONS**

**SECTION I – APPLICATIONS SUBJECT TO BANK AND TRUST COMPANY REGULATIONS**

**BANK CHARTER MERGER**

<u>Application Number</u>	<u>Successor Name and Location</u>	<u>Acquiring Name and Location</u>	<u>Disposition</u>
1879 Merger	Wells Federal Bank 53 1st Street SW Wells, MN 56097 Faribault County	St. James Federal Savings and Loan Association 501 1st Avenue South St. James, MN 56081 Watonwan County OCC Charter 706335	Effective 7/16/2015

**DETACHED FACILITY**

<u>Application Number</u>	<u>Bank Name and Location</u>	<u>Facility Location</u>	<u>Disposition</u>
DF 1322 Merger	Wells Federal Bank 53 1st Street SW Wells, MN 56097 Faribault County Charter 1879	501 1st Avenue South St. James, MN 56081 Watonwan County	Effective 7/16/2015
DF 1323 De Novo	Foresight Bank 138 West Broadway Plainview , MN 55964 Wabasha County Charter 1880	2660 Superior Drive NW Rochester, MN 55901 Olmsted County	Approved 7/16/2015

**SECTION II – APPLICATIONS SUBJECT TO CONSUMER CREDIT REGULATIONS**

**REGULATED LENDER LICENSE  
ISSUANCE OF REGSITRATION**

<u>License Number</u>	<u>Name and Location</u>	<u>Disposition</u>
RL 162	Confident Financial Solutions, Inc. 2345 Rice Street, Suite 230 Roseville, MN 55113	Effective 7/15/2015

85 7TH PLACE EAST, SUITE 500 / ST. PAUL, MINNESOTA 55101-2198 / TELEPHONE: 651/539-1714 / FAX: 651/539-1548

E-MAIL: FINANCIAL.COMMERCE@STATE.MN.US

WEB SITE: WWW.MN.GOV/COMMERCE/BANKING-AND-FINANCE

AN EQUAL OPPORTUNITY EMPLOYER

JUNE 27, 2015-APPLICATION ACTIVITY REPORT 15-15 (continued)

DEBT MANAGEMENT SERVICES

AMENDED ADDRESS

<u>License Number</u>	<u>Name and Location</u>	<u>Amended Name</u>	<u>Disposition</u>
DM 43	CreditGuard of America 5300 Broken Sound Boulevard Northwest, Suite 100 Boca Raton, FL 33487	791 Park of Commerce Boulevard Suite 500 Boca Raton, FL 33487	Effective 4/1/2015*

CONSUMER SMALL LOAN LENDER LICENSE

ISSUANCE OF LICENSE

<u>License Number</u>	<u>Name and Location</u>	<u>Disposition</u>
SL 46	Family First Loans BHMC LLC Dba Family First Loans 124 Macdougall St. #8 New York, NY 10012	Effective 5/5/2015*

**SECTION III – APPLICATIONS SUBJECT TO CREDIT UNION REGULATIONS**

NONE

\*Denotes item which occurred in a previous time period.

Please contact the Division of Financial Institutions for further information on the above applications.