

STATE OF MINNESOTA
DEPARTMENT OF COMMERCE
DIVISION OF FINANCIAL INSTITUTIONS

FEBRAURY 10, 2016—APPLICATION ACTIVITY REPORT 16-1

ACTION TAKEN ON APPLICATIONS AND NOTIFICATIONS SUBMITTED TO THE
DIVISION OF FINANCIAL INSTITUTIONS FOR THE PERIOD ENDING JANUARY 8, 2016

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 CONVERSION

<u>Charter Number</u>	<u>Bank Name and Location</u>	<u>Disposition</u>
1884 Conversion	Liberty Bank Minnesota 111 7th Avenue South Saint Cloud, MN 56302 Stearns County	Effective 1/1/2016

Liberty Savings Bank, fsb, Saint Cloud, MN converted from a national savings charter to a state chartered bank and changed its name to Liberty Bank Minnesota.

BANK CHARTER MERGER

<u>Application Number</u>	<u>Successor Name and Location</u>	<u>Acquiring Name and Location</u>	<u>Disposition</u>
1106	Perennial Bank 318 North First Street Darwin, MN 55324 Meeker County	Farmers and Merchants State Bank 125 East James Street Paynesville, MN 56362 Stearns County Charter 655	Approved 1/5/2016
1106	Perennial Bank 318 North First Street Darwin, MN 55324 Meeker County	Winthrop State Bank 102 East Second Street Winthrop, MN 56362 Sibley County Charter 1622	Approved 1/5/2016

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

FEBRUARY 10, 2016-APPLICATION ACTIVITY REPORT 16-1 (continued)

BANK CHARTER RELOCATION

<u>Application Number</u>	<u>Bank Name and Location</u>	<u>New Location</u>	<u>Disposition</u>
Charter 190	Flagship Bank Minnesota 445 East Lake Street, Suite 110 Wayzata, MN 55391 Hennepin County	1415 Wayzata Boulevard Wayzata, MN 55391 Hennepin County	Accepted 1/7/2016

DETACHED FACILITY

<u>Application Number</u>	<u>Bank Name and Location</u>	<u>Facility Location</u>	<u>Disposition</u>
DF 1333 Merger	Perennial Bank 318 North First Street Darwin, MN 55324 Meeker County Charter 1106	102 East Second Street Winthrop, MN 56362 Sibley County	Approved 1/5/2016
DF 1334 Merger	Perennial Bank 318 North First Street Darwin, MN 55324 Meeker County Charter 1106	125 East James Street Paynesville, MN 56362 Stearns County	Approved 1/5/2016
DF 1327 Conversion	Liberty Bank Minnesota 111 7th Avenue South Saint Cloud, MN 56302 Stearns County Charter 1884	818 2nd Street, Suite 120 Waite Park, MN 56387 Stearns County	Effective 1/1/2016
DF 1328 Conversion	Liberty Bank Minnesota 111 7th Avenue South Saint Cloud, MN 56302 Stearns County Charter 1884	3299 Roosevelt Road Saint Cloud, MN 56301 Stearns County	Effective 1/1/2016
DF 1329 Conversion	Liberty Bank Minnesota 111 7th Avenue South Saint Cloud, MN 56302 Stearns County Charter 1884	5803 Ridgewood Road Saint Cloud, MN 56303 Stearns County	Effective 1/1/2016
DF 1330 Conversion	Liberty Bank Minnesota 111 7th Avenue South Saint Cloud, MN 56302 Stearns County Charter 1884	198 Pine Cone Road Sartell, MN 56377 Stearns County	Effective 1/1/2016

FEBRUARY 10, 2016-APPLICATION ACTIVITY REPORT 16-1 (continued)

DF 1331 Conversion	Liberty Bank Minnesota 111 7th Avenue South Saint Cloud, MN 56302 Stearns County Charter 1884	1560 Hart Boulevard Monticello, MN 55362 Wright County	Effective 1/1/2016
-----------------------	---	--	-----------------------

SECTION II – APPLICATIONS SUBJECT TO CONSUMER CREDIT REGULATIONS

**MOTOR VEHICLE SALES FINANCE COMPANY
ISSUANCE OF LICENSE**

<u>License Number</u>	<u>Name and Location</u>	<u>Disposition</u>
MV 904	Palma Customs and Auto Sales, LLC 1426 Oxford Street Worthington, MN 56187	Effective 1/4/2016

**DEBT MANAGEMENT SERVICES
AMENDED LICENSE**

<u>License Number</u>	<u>Name and Address</u>	<u>Amended Name</u>	<u>Disposition</u>
DM 36	Consumer Credit of Des Moines DBA Consumer Credit of MN DBA Consumer Credit of America 6129 SW 63rd Street Des Moines, IA 50321	Consumer Credit of Des Moines DBA Consumer Credit of America	Effective 1/1/2016

DM 14	Lutheran Social Service of MN DBA LSS Financial 600 Ordean Building 424 West Superior Street Duluth, MN 55802 St. Louis County	Lutheran Social Service of Minnesota DBA LSS Financial Counseling	Effective 1/1/2016
-------	---	---	-----------------------

<u>License Number</u>	<u>Name and Address</u>	<u>Amended Address</u>	<u>Disposition</u>
DM 16	Consumer Credit Counseling Service of the Village Family Service Center 1201 25th Street South Fargo, ND 58106-9859	1201 25th Street South P.O. Box 9859 Fargo, ND 58106-9859	Effective 1/1/2016

DM 29	Consolidated Credit Counseling Services, Inc. 5701 West Sunrise Boulevard Fort Lauderdale, FL 33313	5701 West Sunrise Boulevard #200 Fort Lauderdale, FL 33313	Effective 1/1/2016
-------	--	--	-----------------------

FEBRUARY 10, 2016-APPLICATION ACTIVITY REPORT 16-1 (continued)

DM 65	Consolidated Credit Solutions, Inc. 5701 West Sunrise Boulevard Fort Lauderdale, FL 33313	5701 West Sunrise Boulevard #100 Fort Lauderdale, FL 33313	Effective 1/1/2016
DM 24	Personal Money Management, Inc. 202 South Broadway Crookston, MN 56716 Polk County	202.5 South Broadway Crookston, MN 56716 Polk County	Effective 1/1/2016

REGULATED LENDER LICENSE

AMEND LICENSE

<u>License Number</u>	<u>Name and Address</u>	<u>Amended Address</u>	<u>Disposition</u>
RL 149	Ways to Work, Inc. 730 Florida Avenue South Golden Valley, MN 55426 Hennepin County	100 South Fifth Street Suite 1075 Minneapolis, MN 55402 Hennepin County	Effective 1/1/2016
RL 44	Getten Credit Company 1351 Sibley Memorial Highway P.O. Box 50855 Mendota, MN 55150 Dakota County	1310 Sibley Memorial Highway P.O. Box 50855 Mendota, MN 55150 Dakota County	Effective 1/1/2016
RL 146-L	Get It Now, LLC DBA Home Choice 1558 University Avenue St. Paul, MN 55104 Ramsey County	1558 University Avenue Suite 29-30 St. Paul, MN 55104 Ramsey County	Effective 1/1/2016

INSURANCE PREMIUM FINANCE COMPANY

ISSUANCE OF LICENSE

<u>License Number</u>	<u>Name and Location</u>	<u>Disposition</u>
PF 74	First Premium, Inc. 190 New Camellia Blvd. Covington, LA 70433	Effective 1/7/2016

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.