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**BANKING AND SAVINGS AND LOAN ASSOCIATIONS**

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**CHAPTER 13-02-01**  
**MAXIMUM RATES OF INTEREST PAYABLE BY STATE BANKING ASSOCIATIONS ON TIME AND SAVINGS DEPOSITS**

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13-02-01-05	Individual Retirement Account and Keogh (H.R. 10) Plan Deposits of Less Than One Hundred Thousand Dollars [Repealed]
13-02-01-06	Twenty-Six-Week Money Market Time Deposits of Less Than One Hundred Thousand Dollars [Repealed]
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13-02-01-08	Interest Adjustments [Repealed]
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**13-02-01-01. Time deposits of one hundred thousand dollars or more.**

Repealed effective September 1, 1982.

**13-02-01-02. Fixed ceiling time deposits of less than one hundred thousand dollars.**

Repealed effective September 1, 1982.

**13-02-01-03. Savings deposits.**

Repealed effective September 1, 1982.

**13-02-01-04. Governmental unit time deposits of less than one hundred thousand dollars.**

Repealed effective September 1, 1982.

**13-02-01-05. Individual retirement account and Keogh (H.R. 10) plan deposits of less than one hundred thousand dollars.**

Repealed effective September 1, 1982.

**13-02-01-06. Twenty-six-week money market time deposits of less than one hundred thousand dollars.**

Repealed effective September 1, 1982.

**13-02-01-07. Time deposits of less than one hundred thousand dollars with maturities of two and one-half years or more.**

Repealed effective September 1, 1982.

**13-02-01-08. Interest adjustments.**

Repealed effective September 1, 1982.

**13-02-01-09. Temporary authorization.**

Repealed effective September 1, 1982.

**13-02-01-10. Deposits subject to negotiable orders of withdrawal.**

Repealed effective September 1, 1982.

**13-02-01-11. Fourteen- to ninety-day time deposit of less than one hundred thousand dollars.**

Repealed effective September 1, 1982.

**13-02-01-12. Tax-exempt savings certificates.**

Repealed effective September 1, 1982.

### **13-02-01-13. Authorization.**

The state banking board authorizes state banks to pay interest on deposits in accordance with all interest rate authorizations adopted by the board of governors of the federal reserve system pursuant to the provisions of section 19 of the Federal Reserve Act, 12 CFR Part 217 (also known as regulation Q) and all interest rate adjustments authorized by the depository institutions deregulation committee pursuant to the provisions of the Depository Institutions Deregulation and Monetary Control Act of 1980, and published in the federal register.

The authority for state banks to pay such interest on deposits shall be the date the adjustments are effective unless the state banking board shall otherwise direct within ninety days of the state banking board receiving notification of proposed adjustments.

**History:** Effective September 1, 1982.

**General Authority:** NDCC 6-01-04

**Law Implemented:** NDCC 6-03-02, 6-03-63