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 ${\sf Bank}\, of\, {\sf North}\, {\sf Dakota}$ 

Representing Bank of North Dakota Tom Ternes, Education Market Manager

HB1365—Income Tax Credit for Higher Education Student Loan Interest Payments

Position: Neutral

Bank of North Dakota will not provide written testimony on HB1365. However, Tom Ternes, the Education Market Manager will be available to answer questions related to proposal.