Terminates #99-15

UNITED STATES OF AMERICA
DEPARTMENT OF THE TREASURY
OFFICE OF THE COMPTROLLER OF THE CURRENCY

In the Matter of:

First National Bank of Luverne

Luveme, Minnesota

ORDER TERMINATING THE CONSENT ORDER

WHEREAS, in an effort to protect the depositors, other customers and shareholders of the First

National Bank of Luverne, Luverne, Minnesota (Bank), and to ensure the Bank's safe and sound

operation, the Bank, by and through its duly elected and acting Board of Directors, consented to the

issuance of a Consent Order (Order) dated March 11, 1999 against the Bank by the Comptroller of the

Currency of the United States of America (Comptroller); and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and

shareholders of the Bank as well as its safe and sound operation do not require the continued existence of

said Order;

NOW, THEREFORE, the Comptroller directs that the Order dated March 11, 1999 be, and it hereby

is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his authorized

Date: January 8, 2001

representative, has hereunto set her hand.

/s/

Christine A. Hartman

Assistant Deputy Comptroller for Bank Supervision

Sioux Falls Field Office