

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

**TERMINATION OF THE
AGREEMENT BY AND BETWEEN
BREMER BANK, NATIONAL ASSOCIATION
DETROIT LAKES, MINNESOTA
AS ASSUMED BY
BREMER BANK, NATIONAL ASSOCIATION
MOORHEAD, MINNESOTA
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Bremer Bank, National Association, Detroit Lakes, Minnesota (Detroit Lakes Bank), and to ensure its safe and sound operation, the Detroit Lakes Bank and the Comptroller of the Currency of the United States of America (Comptroller), entered into an Agreement, dated November 12, 1999, and this Formal Agreement was subsequently assumed by Bremer Bank, National Association, Moorhead, Minnesota (Moorhead Bank), in conjunction with the merger and acquisition of Detroit Lakes Bank on November 1, 2000; and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of the Detroit Lakes and Moorhead Banks as well as its safe and sound operation do not require the continued existence of said Agreement;

NOW, THEREFORE, the Comptroller directs that the Agreement between the Detroit Lakes and Moorhead Banks and the Comptroller be, and it hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his authorized representative, has hereunto set his hand.

/s/ Thomas J. Tott

May 23, 2001

Thomas J. Tott
Assistant Deputy Comptroller for Bank Supervision
Minneapolis North Field Office

Date