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

In the Matter of:) OCC-AA-EC-99-1
Belmont National Bank)
St. Clairsville, OH)

ORDER TERMINATING THE CONSENT ORDER

WHEREAS, in an effort to protect the depositors, other customers and shareholders of the Belmont National Bank, St. Clairsville, OH (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 August 3, 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 August 3, 1999, 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/ Ronald S. Schneck
Ronald G. Schneck
Director, Special Supervision/Fraud