#2002-127

Terminates #2001-58

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

TERMINATION OF THE AGREEMENT BY AND BETWEEN STATE NATIONAL BANK OF GARFIELD SPOKANE, WASHINGTON AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of State National Bank of Garfield, Spokane, Washington ("Bank"), and to ensure the Bank's safe and sound operation, the Bank and the Comptroller of the Currency of the United States of America ("Comptroller"), entered into an Agreement, dated July 17, 2001; and

NOW, THEREFORE, the Comptroller directs that the Agreement and Amendment between the Bank and the Comptroller be, and they hereby are, TERMINATED.

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

/s/ Nancy E. Wilson	11/18/2002
Nancy E. Wilson	Date
Assistant Deputy Comptroller	
Seattle Field Office	