

**#2002-141 Terminates
#2001-81**

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

**TERMINATION OF THE
AGREEMENT BY AND BETWEEN
THE PIONEER NATIONAL BANK OF DULUTH
DULUTH, MINNESOTA
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of The Pioneer National Bank of Duluth, Duluth, Minnesota (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 June 28, 2001; 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 Agreement;

NOW, THEREFORE, the Comptroller directs that the Agreement between the Bank 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

June 5, 2002

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

Date