

**#2002-68**

*Terminates #2000-55*

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

**TERMINATION OF THE  
AGREEMENT BY AND BETWEEN  
Citizens National Bank  
Bluffton, Ohio  
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Citizens National Bank, Bluffton, Ohio (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 12, 2000; 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/ Larry K. Cole

6/27/02

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Larry K. Cole  
Assistant Deputy Comptroller  
Central & Southwest Ohio Field Office

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Date



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Comptroller of the Currency  
Administrator of National

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Central & Southwest Ohio Field Office  
325 Cramer Creek Court – Suite 202  
Dublin, Ohio 43017

June 27, 2002

Carmina Hughes  
Deputy Associate Director  
Div. of Banking Supervision & Regulation  
Enforcement Section  
Board of Governors of the Federal Reserve  
System  
20th & C Streets, NW, Room 3110  
Washington, DC 20551

A. T. Dill, III  
Senior Counsel  
Compliance & Enforcement Section in the  
Legal Division  
Federal Deposit Insurance Corp.  
550 17th Street, NW  
Washington, DC 20429

Richard C. Stearns  
Deputy Chief Counsel  
Office of Enforcement  
Office of Thrift Supervision  
1700 G Street, NW  
Washington, DC 20552

John K. Ianno  
Trial Attorney  
Office of General Counsel  
National Credit Union Administration  
1775 Duke Street  
Alexandria, VA 22314-3428

Dear Ms. Hughes and Messrs. Dill, Stearns, and Ianno:

I have enclosed a copy of a final termination of a Formal Agreement between the Office of the Comptroller of the Currency and Citizens National Bank, Blufton, Ohio. Should you have any questions concerning this matter, please contact Daniel Jordan, Special Counsel, at (312) 360-8805.

Sincerely,

Larry K. Cole  
Assistant Deputy Comptroller  
Central & Southwest Ohio Field Office

Enclosure

**Completed Formal Enforcement Action Form  
For BANKS**

<b>Bank Name</b>	<b>Citizens National Bank</b>		
<b>City State</b>	<b>Bluften, Ohio</b>		
<b>Charter #</b>	<b>1573</b>		
<b>Document Date</b>			
<b>Name of OCC Contact</b>	<b>Daniel Jordan</b>		
<b>Docket # (if any)</b>			
<b>Document Type</b>			
	<b>Cease &amp; Desist Order</b>		<b>Termination of C&amp;D</b>
	<b>Formal Agreement</b>	<b>X</b>	<b>Termination of FA</b>
	<b>PCA Directive</b>		<b>Termination of PCAD</b>
	<b>S&amp;S Order</b>		<b>Termination of S&amp;S</b>
	<b>Securities Enforcement</b>		<b>Termination of SE - Bk</b>

**SEND this form and a copy of the enforcement document to Frank Vance, Communications, Mail Stop 3-3. ALSO send an electronic version of the document to Communications. For CMPs, also send this form and a copy of the enforcement document to Financial Services, Mail Stop 4-6**

**Communications will list this document in Interpretations and Actions and maintain a copy of the enforcement document in the Public Reading Room. Financial Services will input CMP payments received into SMS. Send any CMP payments to OCC, P.O. Box 73150, Chicago, IL 60673.**

And the SMS entry:

The completed date is the date the action is completed by the OCC & the Bank (e.g., a stipulation is signed by both parties or the Comptroller's designee signs an order).

In contrast, the termination date is the date the action is lifted by the OCC (e.g. upon full payment of a CMP or upon lifting a FA).