

**#2003-98 Terminates  
#2001-40**

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

TERMINATION OF THE  
AGREEMENT BY AND BETWEEN  
THE FIRST NATIONAL BANK OF THREE RIVERS  
THREE RIVERS, MICHIGAN  
AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of the First National Bank of Three Rivers, Three Rivers, Michigan (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 19, 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/    
Kenneth I. Myers  
Assistant Deputy Comptroller

July 9, 2003  
Date