#2004-144 *Terminates* #2002-121

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

TERMINATION OF THE CONSENT ORDER BY AND BETWEEN VALLEY BANK (NATIONAL ASSOCIATION), ELK POINT, SOUTH DAKOTA AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Valley Bank (National Association) ("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 a Consent Order, dated October 21, 2002; 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 Consent Order,

NOW, THEREFORE, the Comptroller directs that the said Consent Order 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 her hand.

/s/ Christine A. Hartman	11/223/04	
Christine A. Hartman	Date	
Assistant Deputy Comptroller for Bank Supervision		
Sioux Falls Field Office		