

**#2004-160**  
**Terminates #2002-38**

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

In the Matter of: )  
The Upstate National Bank )  
Lisbon, New York )

ORDER TERMINATING THE  
CONSENT ORDER

WHEREAS, in an effort to protect the depositors, other customers and shareholders of The Upstate National Bank (Bank), and to ensure the Bank's safe and sound operation, the Bank, by and through its duly elected and acting Board of Directors, consented to the issuance of a Consent Order (Order) dated March 22, 2002 against the Bank by the Comptroller of the Currency of the United States of America (Comptroller); and

WHEREAS, the Comptroller and the Bank have entered into a new Consent Order dated November 4, 2004 intended to replace the Order;

NOW, THEREFORE, the Comptroller directs that the Order dated March 22, 2002 be, and it hereby is, TERMINATED.

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

/s/ James M. Gouldie  
James M. Gouldie  
Assistant Deputy Comptroller

November 4, 2004  
Date