

**#2004-61 Terminates
#2002-80**

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

**TERMINATION OF THE
AGREEMENT BY AND BETWEEN
National Bank of Andover, now known as
Equity Bank, N.A.
Andover, Kansas
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of National Bank of Andover, now known as Equity Bank, N.A., Andover, Kansas (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 September 26, 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 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/ C. Scott Schainost

May 3, 2004

C. Scott Schainost
Assistant Deputy Comptroller
Wichita Field Office

Date