#2005-125 Terminates **#2003-22**

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

TERMINATION OF THE AGREEMENT BY AND BETWEEN American Investment Bank, N.A. Salt Lake City, Utah AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of American Investment Bank, N.A., Salt Lake City, Utah (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 February 14, 2003; and

WHEREAS, on July 29, 2005, the Bank merged into a non-bank affiliate, pursuant to

12 U.S.C. § 215a-3 and 12 C.F.R. § 5.33(g)(5), and therefore no longer exists as a national

bank;

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/

9/6/05

H. Gene Robinson Assistant Deputy Comptroller Salt Lake City Field Office Date