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

TERMINATION OF THE AGREEMENT BY AND BETWEEN NATIONAL INDEPENDENT TRUST COMPANY RUSTON, LOUISIANA AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of National Independent Trust Company, Ruston, Louisiana (Trust Company), and to ensure the Trust Company's safe and sound operation, the Trust Company and the Comptroller of the Currency of the United States of America (Comptroller), entered into an Agreement, dated May 2004; and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of the Trust Company 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 Trust Company 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/ James D. DeVane, Jr.	10/28/05
James F. DeVane, Jr.	Date
Assistant Deputy Comptroller	
New Orleans Field Office	