

#2006-170
Terminates #2003-33
and #2004-22

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

**TERMINATION OF THE
AGREEMENT
AND AMENDED AGREEMENT
BY AND BETWEEN
INDUSTRIAL BANK, N.A.
OXON HILL, MARYLAND
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Industrial Bank, N.A., Oxon Hill, Maryland (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 April 21, 2003 (OCC 2003-33), and an amendment to the Agreement on March 22, 2004 (OCC 2004-22); 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 Agreements;

NOW, THEREFORE, the Comptroller directs that the Agreements between the Bank and the Comptroller be, and are hereby, TERMINATED.

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

/s/

12/13/06

Maryann H. Kennedy
Assistant Deputy Comptroller
Maryland-National Capitol Area Satellite Office

Date