

#2008-105

Terminates #2005-172

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

In the Matter of:)
Lyons National Bank)
Lyons, NY)

**ORDER TERMINATING THE
FORMAL AGREEMENT**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Bank Name (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 November 21, 2005; 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/her authorized representative, has hereunto set his hand.

/s/ Daniel L. Bailey
Daniel L. Bailey
Assistant Deputy Comptroller
Syracuse Field Office

07/02/2008
Date