

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

**TERMINATION OF THE FORMAL AGREEMENT
BY AND BETWEEN
FIRST NATIONAL BANK, HAYS, KANSAS
AND
THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First National Bank, Hays, Kansas (“Bank”), and to ensure the Bank’s operation in accordance with safe and sound banking practices and certain laws, rules and regulations, the Bank and the Comptroller of the Currency of the United States of America (“Comptroller”), entered into a Formal Agreement, dated September 10, 2008;

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 now require that the Bank enter into a revised Formal Agreement, the contents of which shall supersede the Formal Agreement dated September 10, 2008; and

WHEREAS, the Bank and the Comptroller entered into the aforementioned revised Formal Agreement on January 27, 2010;

NOW, THEREFORE, the Comptroller directs that the Formal Agreement dated September 10, 2008, be, and hereby is, TERMINATED.

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

/s/

Michael G. Koll, Sr.
Assistant Deputy Comptroller
Kansas City North Field Office

1/28/10

Date