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

TERMINATION OF THE FORMAL AGREEMENT BY AND BETWEEN CHARTER WEST NATIONAL BANK, WEST POINT, NEBRASKA AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Charter West National Bank, West Point, Nebraska ("Bank"), and to ensure the Bank's operation in accordance with all applicable laws, rules and regulations, the Bank and the Comptroller of the Currency of the United States of America ("Comptroller"), entered into an Formal Agreement, dated October 3, 2008; and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of the Bank as well as the Bank's operation in accordance with all applicable laws, rules and regulations, do not require the continued existence of said Formal Agreement because the Bank has attained compliance with the Formal Agreement;

NOW, THEREFORE, the Comptroller directs that the Formal 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.

Omaha Field Office

/s/	July 12, 2010
Troy L. Thornton	Date
Assistant Deputy Comptroller	