## 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, Fort Collins, Colorado AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First National Bank, Fort Collins, Colorado ("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 June 25, 2009; and

WHEREAS, on September 29, 2010, the Bank merged with and into First National Bank of Omaha, Omaha, Nebraska;

NOW, THEREFORE, the Comptroller directs that the Formal Agreement dated June 25, 2009, be, and hereby is, TERMINATED.

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

/s/	November 1, 2010
Joel L. Denkert	Date
Assistant Deputy Comptroller	