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

TERMINATION OF THE AGREEMENT BY AND BETWEEN CREDICARD NATIONAL BANK, TUCSON, ARIZONA AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of CrediCard National Bank, Tucson, Arizona ("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 28, 2009; and

WHEREAS, on December 31, 2011, the Bank completed its liquidation and terminated its national bank status;

NOW, THEREFORE, the Comptroller directs that the Agreement between the Bank and the Comptroller be, and hereby is, TERMINATED.

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

| /s/ | January 23, 2012 |
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| Chris Downey | Date |
| Assistant Deputy Comptroller | |
| Midsize/Credit Card Bank Supervision | |