

#2012-046

Terminates OTS Order #CN 09-40

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

In the Matter of:)
Edgewater Bank)
St. Joseph, Michigan)

**ORDER TERMINATING THE
CONSENT ORDER**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Edgewater Bank, St. Joseph, Michigan (Bank), and to ensure the Bank's safe and sound operation, the Bank, by and through its duly elected and acting Board of Directors, consented to the issuance of a Cease and Desist Order (Order) dated October 20, 2009 against the Bank by the Office of Thrift Supervision;

WHEREAS, pursuant to Title III of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Pub. L. 111-203, 124 Stat. 1376 (2010), all functions of the Office of Thrift Supervision related to Federal savings associations were transferred to the Comptroller of the Currency of the United States of America (Comptroller) on July 21, 2011; 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 Order;

NOW, THEREFORE, the Comptroller directs that the Order dated October 20, 2009 be, and it hereby is, TERMINATED.

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

/s/

2/2/2012

Mark A. Zeihen
Assistant Deputy Comptroller
Chicago Field Office

Date