

#2012-083

Terminates OTS Order #SA

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

In the Matter of:)
First Federal Savings and Loan Association of)
Independence)
Independence, Kansas)

**ORDER TERMINATING
SUPERVISORY AGREEMENT**

WHEREAS, in an effort to protect the depositors, shareholders and other customers of First Federal Savings and Loan Association of Independence, Independence, Kansas (“Bank”), and to ensure the Bank's safe and sound operation, the Bank, by and through its duly elected and acting Board of Directors, entered into a Supervisory Agreement dated September 16, 2010 (“2010 Agreement”) with the Office of Thrift Supervision (“OTS”).

WHEREAS on or about July 21, 2011, 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 OTS related to Federal savings associations were transferred to the Office of the Comptroller of the Currency (“OCC”).

WHEREAS, the Comptroller believes that the protection of the depositors, shareholders and other customers of the Bank as well as its safe and sound operation now require that the Comptroller and the Bank enter into a Consent Order, the contents of which shall supersede the 2010 Agreement.

WHEREAS, the Bank and the Comptroller entered into the aforementioned new Consent Order on March 1, 2012;

NOW, THEREFORE, the Comptroller directs that the 2010 Agreement be, and it hereby is,
TERMINATED.

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

/s/

Karen W. Swingler
Assistant Deputy Comptroller
Kansas City Field Office

03/01/2012

Date