

**#2012-270**

*Terminates OTS Orders #CN 10-11 and #CN 11-29*  
**UNITED STATES OF AMERICA**  
**DEPARTMENT OF THE TREASURY**  
**OFFICE OF THE COMPTROLLER OF THE CURRENCY**

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**In the Matter of:** )  
Frontier Bank )  
Rock Rapids, Iowa )

**ORDER TERMINATING THE  
CONSENT ORDERS**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Frontier Bank, Rock Rapids, Iowa (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 Consent Orders (Orders) dated March 22, 2010 and July 18, 2011 against the Bank by the Office of Thrift Supervision (OTS); and

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, other customers and shareholders of the Bank as well as its safe and sound operation do not require the continued existence of said Orders;

NOW, THEREFORE, the Comptroller directs that the Orders dated March 22, 2010 and July 18, 2011 be, and they hereby are, TERMINATED.

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

/s/  
\_\_\_\_\_  
Thomas J. Sutcliffe  
Assistant Deputy Comptroller for Bank Supervision

December 7, 2012  
Date