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 OF WAHOO, WAHOO, NEBRASKA AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of First National Bank of Wahoo, Wahoo, Nebraska ("Bank"), and to ensure the Bank's operation in a safe and sound manner and in accordance with all applicable laws, rules and regulations, the Bank and the Comptroller of the Currency of the United States of America ("Comptroller"), entered into a Formal Agreement on August 29, 2011; and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of the Bank as well as the Bank's operation in accordance with all applicable laws, rules and regulations, do not require the continued existence of said Formal Agreement;

NOW, THEREFORE, the Comptroller directs that the Formal Agreement, dated August 29, 2011, 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/	02/28/2013
Troy L. Thornton	Date

Assistant Deputy Comptroller Omaha Field Office