

**#2013-022**

*Terminates #2009-091*

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

**TERMINATION OF THE  
AGREEMENT BY AND BETWEEN  
BANK OF THE LAKES, N.A.  
OWASSO, OKLAHOMA  
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Bank of the Lakes, N.A., Owasso, Oklahoma (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 June 19, 2009;

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 now require the Comptroller and the Bank enter into a Consent Order, the contents of which shall supersede the 2009 Agreement;

WHEREAS, the Comptroller and the Bank entered into the aforementioned Consent Order on February 27, 2013;

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

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

/S/

\_\_\_\_\_  
Carey Phillippi  
Assistant Deputy Comptroller  
Tulsa Field Office

2/27/2013

\_\_\_\_\_  
Date