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

TERMINATION OF THE AGREEMENT BY AND BETWEEN CITIZENS BANK, NATIONAL ASSOCIATION, FORT SCOTT, KANSAS AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Citizens Bank, National Association, Fort Scott, Kansas ("Bank"), and to ensure the Bank's safe and sound operation 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 an Agreement, dated April 28, 2010; and

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

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, designed by the Comptroller as his authorized representative, has hereunto set her hand.

Kansas City Field Office

/s/	7/1/2013
Karen W. Swingler	Date
Assistant Deputy Comptroller	