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

TERMINATION OF THE CONSENT ORDER BY AND BETWEEN FIRST NATIONAL BANK OF THE ROCKIES, GRAND JUNCTION, COLORADO AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of First National Bank of the Rockies, Grand Junction, Colorado ("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 Consent Order, dated November 5, 2009 ("Order"); 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 Order;

NOW, THEREFORE, the Comptroller directs that the Order, dated November 5, 2009, 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/

7/25/13 Date

Gary D. TeKolste Assistant Deputy Comptroller Denver Field Office