

#2013-115

Terminates OTS Order #WN 10-13

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

In the Matter of:)
First Federal Bank)
Harrison, Arkansas)

**ORDER TERMINATING THE
ORDER TO CEASE AND DESIST**

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of First Federal Bank, Harrison, Arkansas (“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 an Order to Cease and Desist (“Order”) dated April 14, 2010 against the Bank by the Office of Thrift Supervision;¹ and

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 Order;

NOW, THEREFORE, the Comptroller directs that the Order dated April 14, 2010 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/ James B. Thomason for
F. Christian Dunn
Assistant Deputy Comptroller
Little Rock Field Office

1/15/2013
Date

¹ On July 21, 2011, pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Act”), Pub. L. No. 111-203, section 312, 124 Stat. 1376, 1521-23 (2010) (*codified at* 12 U.S.C. § 5412(b)(2)(B)(i)), all functions of the Office of Thrift Supervision relating to Federal savings associations (including the Bank) were transferred to the Office of the Comptroller of the Currency (“OCC”). As a result, on July 21, 2011, the OCC assumed responsibility for the ongoing examination, supervision, and regulation of Federal savings associations (including the Bank).