

#2013-204

Also Terminates #2010-225

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

TERMINATION OF THE FORMAL AGREEMENT BY AND BETWEEN
The Headland National Bank
Headland, Alabama
AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of The Headland National Bank, Headland, Alabama (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 a Formal Agreement, dated November 9, 2010, 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 Formal Agreement;

NOW, THEREFORE, the Comptroller directs that the said Formal 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/

Joel T. Palmer
Assistant Deputy Comptroller
Atlanta Field Office

December 5, 2013

Date