

#2013-209

Also Terminates #2010-264

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

**TERMINATION OF THE FORMAL AGREEMENT
BY AND BETWEEN
FIRST NATIONAL BANK OF WINNSBORO, WINNSBORO, TEXAS
AND
THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First National Bank of Winnsboro, Winnsboro, Texas (“Bank”), and to ensure the Bank’s 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 a Formal Agreement, dated December 14, 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 operation in accordance with all applicable laws, rules and regulations, does not require the continued existence of said Formal Agreement because the Bank has attained compliance with the Formal Agreement;

NOW, THEREFORE, the Comptroller directs that the 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/

Terry N. Richter
Assistant Deputy Comptroller
Longview Field Office

12/16/13

Date