

#2013-210

Also Terminates #2008-120

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

**TERMINATION OF THE AGREEMENT
BY AND BETWEEN
THE FIRST NATIONAL BANK OF LAYTON, LAYTON, UTAH
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of The First National Bank of Layton, Layton, Utah (“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 a Formal Agreement, dated August 13, 2008 (“Agreement”); and

WHEREAS, the Comptroller believes that the Agreement is no longer necessary because the Bank has entered into a revised Formal Agreement on December 12, 2013;

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 his hand.

/s/

December 12, 2013

Steven D. Jacobs
Assistant Deputy Comptroller
Phoenix Field Office

Date