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

TERMINATION OF THE AGREEMENT BY AND BETWEEN First Federal Savings Bank Ottawa, Illinois AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors and other customers of First Federal Savings Bank, Ottawa, Illinois (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 an Agreement, dated June 8, 2012; and

WHEREAS, the Comptroller believes that the protection of the depositors and other customers of the Bank, as well as its safe and sound operation, do not require the continued existence of said Agreement;

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, designated by the Comptroller as his authorized representative, has hereunto set his hand.

Peoria Field Office

/s/	3-19-14
Gary Baranowski	Date
Assistant Deputy Comptroller	