

**#2014-079**

*Terminates #2011-065*

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

**TERMINATION OF THE  
AGREEMENT BY AND BETWEEN  
First National Bank Northwest Florida  
Panama City, Florida  
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First National Bank Northwest Florida, Panama City, Florida (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 April 7, 2011; 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 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/her authorized representative, has hereunto set his/her hand.

/S/

\_\_\_\_\_  
Marilyn A. Bueno  
Assistant Deputy Comptroller  
Jacksonville Field Office

5/13/2014

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Date