

#2014-149

Terminates OTS Order #SA

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

**TERMINATION OF THE
AGREEMENT BY AND BETWEEN
FIRST FEDERAL BANK, A FSB
TUSCALOOSA, ALABAMA
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of First Federal Bank, a FSB, Tuscaloosa, Alabama (Bank), and to ensure the Bank's safe and sound operation, the Bank and the Office of Thrift Supervision entered into an Agreement, dated November 9, 2010; and

WHEREAS, the Comptroller of the Currency 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 Agreement¹;

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.

/s/

11-4-2014

Randy Roewe
Acting Assistant Deputy Comptroller
Birmingham Field Office

Date

¹ Pursuant to Title III of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Pub. L. 111-203, 124 Stat. 1376 (2010), all functions of the Office of Thrift Supervision ("OTS") related to federal savings associations were transferred to the Office of the Comptroller of the Currency ("OCC") on July 21, 2011. See Dodd-Frank Act, § 312(b), 12 U.S.C. § 5412. Pursuant to § 316(b)(2), of the Dodd-Frank Act, 12 U.S.C. § 5414(b)(2), Title III provides that, among other things, in the case of a function of the OTS transferred to the OCC, all OTS orders, resolutions, determinations agreements and regulations that were in effect on July 20, 2011 shall continue in effect according to the terms of such orders, resolutions, determinations, agreements and regulations and shall be enforceable by or against the OCC until modified, terminated, set aside, or superseded in accordance with applicable law by the OCC, any court of competent jurisdiction or by operation of law.