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

## TERMINATION OF THE CONSENT ORDER BY AND BETWEEN FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF INDEPENDENCE, INDEPENDENCE, KANSAS AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of First Federal Savings and Loan Association of Independence, Independence, Kansas ("Bank"), and to ensure the Bank's operation in a safe and sound manner and 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 Consent Order, dated March 1, 2012; 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 Consent Order.

NOW, THEREFORE, the Comptroller directs that the Consent Order between the Bank and the Comptroller be, and hereby is, TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his authorized representative, has hereunto set her hand.

/s/	October 24, 2014
Karen W. Swingler	Date
Assistant Deputy Comptroller	

Kansas City Field Office