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

TERMINATION OF THE AGREEMENT BY AND BETWEEN CLAY COUNTY SAVINGS BANK, LIBERTY, MISSOURI AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Clay County Savings Bank, Liberty, Missouri ("Bank"), and to ensure the Bank's operation in accordance with safe and sound banking practices and certain laws, rules and regulations, the Comptroller of the Currency of the United States of America ("Comptroller") entered into an Agreement with the Bank on or about May 23, 2012 ("Agreement"); and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers and shareholders of the Bank as well as the Bank's operation in accordance with all applicable laws, rules and regulations and safe and sound practices, do not require the continued existence of said Agreement because the Bank has achieved effective compliance with the Agreement.

NOW, THEREFORE, the Comptroller directs that the Agreement entered into with the Bank be, and hereby is, TERMINATED.

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

/s/

December 10, 2014 Date

Doug Pittman Assistant Deputy Comptroller Kansas City Field Office