

**#2015-040**

*Terminates #2012-280*

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

**TERMINATION OF THE FORMAL AGREEMENT  
BY AND BETWEEN  
HOME FEDERAL SAVINGS & LOAN ASSOCIATION  
COLLINSVILLE, ILLINOIS  
AND  
THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of Home Federal Savings & Loan Association, Collinsville, Illinois (“Bank”), and to ensure the Bank’s operation in accordance with safe and sound banking practices and certain laws, rules and regulations, the Bank and the Comptroller of the Currency of the United States of America (“Comptroller”), entered into a Formal Agreement, dated December 19, 2012;

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, no longer require the continued existence of said Formal Agreement;

NOW, THEREFORE, the Comptroller directs that the Formal Agreement dated December 19, 2012 be, and hereby is, TERMINATED.

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

/s/

\_\_\_\_\_  
Mary Beth Farrell  
Assistant Deputy Comptroller  
St. Louis Field Office

4/1/2015

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Date