

#2015-044

Terminates #2010-082

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

**TERMINATION OF THE AGREEMENT
BY AND BETWEEN
CITIZENS NATIONAL BANK
ATHENS, TENNESSEE
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of Citizens National Bank, Athens, Tennessee (Bank), and to ensure the Bank's operation in accordance with safe and sound practices and applicable laws, rules and regulations, the Bank and the Comptroller of the Currency of the United States of America (Comptroller), entered into an Agreement, dated March 18, 2010; and

WHEREAS, the Comptroller believes that the protection of the depositors, other customers, and shareholders of the Bank, as well as its operation in accordance with safe and sound practices and applicable laws, rules and regulations, 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 authorized representative, has hereunto set his hand.

/s/

2/11/2015

Wendell C. Walker
Assistant Deputy Comptroller
Nashville Field Office

Date