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

TERMINATION OF THE FORMAL AGREEMENT BY AND BETWEEN GRAYSON NATIONAL BANK, INDEPENDENCE, VIRGINIA AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Grayson National Bank, Independence, Virginia ("Bank"), and to ensure the Bank's operation in accordance with safe and sound banking practices and in accordance with all applicable laws, rules and regulations, the Bank and the Office of the Comptroller of the Currency of the United States of America ("Comptroller"), entered into a Formal Agreement dated August 9, 2011 ("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 safe and sound banking practices and in accordance with all 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 dated August 9, 2011, be, and hereby is, TERMINATED.

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

/S/	April 29, 2015
Jeffery B. King	Date
Assistant Deputy Comptroller	

Roanoke Field Office