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

TERMINATION OF THE CONSENT ORDER BY AND BETWEEN F & M BANK AND TRUST COMPANY HANNIBAL, MISSOURI AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of F & M Bank and Trust Company, Hannibal, Missouri ("Association"), and to ensure the Association's operation in accordance with safe and sound banking practices and certain laws, rules and regulations, the Association and the Comptroller of the Currency of the United States of America ("Comptroller"), entered into a Consent Order, dated April 22, 2014;

WHEREAS, the Comptroller believes that the protection of the depositors, other customers, and shareholders of the Association, as well as its safe and sound operation, no longer require the continued existence of said Consent Order;

NOW, THEREFORE, the Comptroller directs that the Consent Order dated April 22, 2014 be, and hereby is, TERMINATED.

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

St. Louis Field Office

/s/	1/14/16
Mary Beth Farrell	Date
Assistant Deputy Comptroller	