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

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In the Matter of:

Lake Shore Savings Bank Dunkirk, New York AA-NE-2024-104

ORDER TERMINATING THE CONSENT ORDER

WHEREAS, to assure the safety and soundness of Lake Shore Savings Bank, Dunkirk, New

York ("Bank") and its compliance with laws and regulations, and after obtaining the Bank's

consent through its duly elected and acting Board of Directors, the Office of the Comptroller of

the Currency ("OCC") issued, through the duly authorized representative of the Comptroller of

the Currency ("Comptroller") a Consent Order against the Bank dated February 9, 2023, AA-

NE-2023-03 ("Order"); and

WHEREAS, the OCC believes that the safety and soundness of the Bank and its compliance with laws and regulations does not require the continued existence of the Order.

NOW, THEREFORE, the OCC, through the duly authorized representative of the Comptroller,

directs that the Order be, and it hereby is, TERMINATED.

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

//s// Digitally Signed, Dated: 2024.12.03

Suzanne Frazier Assistant Deputy Comptroller Office of the Comptroller of the Currency