

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

In the Matter of:)	
)	
Heritage Bank, National Association)	AA-WE-2026-10
Spicer, Minnesota)	
)	

**ORDER TERMINATING THE
CONSENT ORDER**

WHEREAS, to assure the safety and soundness of Heritage Bank, National Association, Spicer, Minnesota (“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 April 2, 2024, AA-WE-2024-24(“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: 2026.02.11

Christine K. Berglin
Assistant Deputy Comptroller for Bank Supervision
Office of the Comptroller of the Currency