

UNITED STATES OF AMERICA
Before the
OFFICE OF THRIFT SUPERVISION

In the Matter of:)

Central Bank for Savings)
Winona, Mississippi)
OTS Docket No.: 07550)

OTS Order No.: MWR-05-10

Dated: August 10, 2005

ORDER TERMINATING ORDER TO CEASE AND DESIST
OTS Order No. MWR-04-19, dated September 24, 2004

WHEREAS, the Office of Thrift Supervision (OTS) is authorized by Section 8 of the Federal Deposit Insurance Act, 12 U.S.C. § 1818, to issue enforcement orders, including orders to cease and desist, where it is of the opinion that grounds exist for the issuance of such orders, and such order remains effective and enforceable as provided therein, except to the extent that it is modified or terminated by action of OTS;

WHEREAS, the Regional Directors of OTS have delegated authority to determine whether to terminate outstanding enforcement orders, such as **OTS Order No. MWR-04-19, dated September 24, 2004**, issued against **Central Bank for Savings, Winona, Mississippi** (OTS Docket No. 07550) (Central Bank);

WHEREAS, as of May 31, 2005, Central Bank was no longer subject to regulation by OTS; and

WHEREAS, OTS, acting by and through its Midwest Regional Director or his designee, and, after receiving the concurrence of the Commissioner for the Mississippi Department of

Banking and Consumer Finance, has determined that there is an adequate basis to terminate the Order to Cease and Desist, **OTS Order No. MWR-04-19**.

NOW THEREFORE, THE OTS ORDERS AS FOLLOWS:

1. The Order to Cease and Desist for Affirmative Relief, In the Matter of Central Bank for Savings, Winona, Mississippi, OTS Order No. MWR-04-19, dated September 24, 2004, is hereby terminated.
2. This Order shall become effective on the date of its issuance by the Midwest Region of OTS.

OFFICE OF THRIFT SUPERVISION

By: *FR Casteel*
Frederick R. Casteel
Regional Director
On Behalf of OTS

Date: 8-10-05

Concurrence by:

**MISSISSIPPI DEPARTMENT OF BANKING
AND CONSUMER FINANCE**

By: *John S. Allison*
John S. Allison
Commissioner

Date: 8/10/05