

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

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In the Matter of	)	
	)	ORDER TERMINATING
CITIZENS BANK OF SPENCER, TENN.	)	CONSENT ORDER
SPENCER, TENNESSEE	)	
	)	FDIC-10-651b
(Insured State Nonmember Bank)	)	
_____	)	

IT IS HEREBY ORDERED, that the CONSENT ORDER issued against Citizens Bank of Spencer, Tenn., Spencer, Tennessee, pursuant to Section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), on January 28, 2011, be, and is hereby terminated.

Issued pursuant to delegated authority.

Dated this 15<sup>th</sup> day of August 2011.

/s/  
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Kristie K. Elmquist  
Acting Regional Director  
Dallas Region  
Division of Risk Management Supervision  
Federal Deposit Insurance Corporation