## FEDERAL DEPOSIT INSURANCE CORPORATION

### WASHINGTON, D.C.

#### AND

#### STATE OF MICHIGAN

# OFFICE OF FINANCIAL AND INSURANCE REGULATION

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In the Matter of

MUSKEGON COMMERCE BANK MUSKEGON, MICHIGAN

(Insured State Nonmember Bank)

) ORDER TERMINATING ORDER TO CEASE AND DESIST

FDIC-08-274b

The Federal Deposit Insurance Corporation ("FDIC") and the State of Michigan, Office of Financial and Insurance Regulation ("OFIR") hereby issue this ORDER TERMINATING ORDER TO CEASE AND DESIST, terminating all provisions of the Order to Cease and Desist entered on March 12, 2009, against Muskegon Commerce Bank, Muskegon, Michigan ("Bank"), pursuant to section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), and section 2304 of the Banking Code of 1999, Mich. Comp. Laws § 487.12304.

IT IS HEREBY ORDERED, that the ORDER TO CEASE AND DESIST issued against the Bank on March 12, 2009 be, and hereby is, terminated.

Pursuant to delegated authority.

Dated this 20th day of May, 2009.

\_\_\_\_/s/\_\_\_\_

M. Anthony Lowe Regional Director Chicago Regional Office Federal Deposit Insurance Corporation /s/

Stephen R. Hilker Chief Deputy Commissioner Office of Financial and Insurance Regulation State of Michigan