

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
In the Matter of)	ORDER TERMINATING
)	ORDER
CITIZENS COMMUNITY BANK)	TO CEASE AND DESIST
RIDGEWOOD, NEW JERSEY)	
)	FDIC-07-265b
(INSURED STATE NONMEMBER BANK))	
_____)	

IT IS HEREBY ORDERED, that the Order to Cease and Desist issued against Citizens Community Bank, Ridgewood, New Jersey, pursuant to section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), on September 15, 2008, be, and hereby is, terminated.

Dated at New York, New York, this day of August 20, 2010.

Pursuant to delegated authority.

/s/ _____
Daniel E. Frye
Acting Regional Director