

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

STATE OF GEORGIA  
DEPARTMENT OF BANKING AND FINANCE

ATLANTA, GEORGIA

_____ )	
In the Matter of )	ORDER TERMINATING
)	THE CONSENT ORDER
CITIZENS BANK OF EFFINGHAM )	
SPRINGFIELD, GEORGIA )	FDIC-10-102b
)	
)	
)	
(Insured State Nonmember Bank) )	
_____ )	

IT IS HEREBY ORDERED, that the CONSENT ORDER issued against Citizens Bank of Effingham, Springfield, Georgia, by the Federal Deposit Insurance Corporation on May 4, 2010 pursuant to section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), be, and hereby is terminated.

Pursuant to delegated authority.

Dated at Atlanta, Georgia, this 3rd day of March, 2011.

/s/

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Thomas J. Dujenski  
Regional Director  
Division of Supervision and  
Consumer Protection