

FEDERAL DEPOSIT INSURANCE CORPORATION

WASHINGTON, D.C.

_____)	
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 15th day of August 2011.

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