

{{8-31-04 p.TC-457}}

[¶16,387] **In the Matter of Spencer State Bank (now known as Heritage Bank), Spencer, Wisconsin, Docket No. 02-091b (5-28-04).**

**In the Matter of
SPENCER STATE BANK
SPENCER, WISCONSIN
(now known as
HERITAGE BANK
SPENCER, WISCONSIN)
(Insured State Nonmember Bank)
ORDER TERMINATING ORDER TO CEASE AND DESIST**

FDIC-02-091b

The Federal Deposit Insurance Corporation ("FDIC") and the Department of Financial Institutions for the State of Wisconsin hereby issue this ORDER TERMINATING ORDER TO CEASE AND DESIST, terminating all provisions of the Order to Cease and Desist entered on August 26, 2002, against Spencer State Bank, Spencer, Wisconsin (now known as Heritage Bank, Spencer, Wisconsin), pursuant to section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. §1818(b), and s. 220.04(9) Wis. Stats.

Pursuant to delegated authority.

Dated this 28th day of May, 2004.