FEDERAL DEPOSIT INSURANCE CORPORATION WASHINGTON, D.C.

IT IS HEREBY ORDERED, that the Modified Order to Cease and Desist issued against Cross Country Bank, Wilmington, Delaware, pursuant to section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), on March 5, 2004, be, and hereby is, terminated.

Dated at New York, New York, this 31st day of August, 2006.

Pursuant to delegated authority.

Christopher J. Spoth Regional Director