FEDERAL DEPOSIT INSURANCE CORPORATION WASHINGTON, D.C.

AND

COMMONWEALTH OF KENTUCKY OFFICE OF FINANCIAL INSTITUTIONS

| |) | |
|--------------------------------|---|-------------------------|
| In the Matter of |) | |
| |) | |
| HERITAGE BANK OF ASHLAND, INC. |) | ORDER TERMINATING ORDER |
| ASHLAND, KENTUCKY |) | TO CEASE AND DESIST |
| |) | |
| (Insured State Nonmember Bank) |) | FDIC-04-032b |
| |) | |

The Federal Deposit Insurance Corporation ("FDIC") and the Kentucky Office of Financial Institutions ("KOFI") hereby issue this ORDER TERMINATING ORDER TO CEASE AND DESIST ("TERMINATION ORDER"), terminating all provisions of the Order to Cease and Desist jointly entered on April 12, 2004 against Heritage Bank of Ashland, Inc., Ashland, Kentucky, pursuant to section 8(b) of the Federal Deposit Insurance Act, 12 U.S.C. § 1818(b), and sections 287.450 and 287.690 of the Kentucky Revised Statutes, Ky. Rev. Stat. Ann. §§ 287.450 and 287.690. In support of this TERMINATION ORDER, the FDIC and the KOFI find that Heritage Bank of Ashland, Inc. ceased to exist as a legal entity on June 17, 2006, by virtue of a merger with and into Citizens National Bank of Paintsville, Paintsville, Kentucky, with Citizens National Bank of Paintsville as the surviving entity, and named as such.

IT IS HEREBY ORDERED, that the Order to Cease and Desist entered against Heritage Bank of Ashland, Inc., Ashland, Kentucky, on April 12, 2004 be, and hereby is, terminated.

Pursuant to delegated authority.

Dated this 11^{th} day of July, 2006.

Sylvia H. Plunkett
Regional Director-Chicago
Federal Deposit Insurance
Corporation

Cordell Lawrence Executive Director Kentucky Office of Financial Institutions