#2019-070 Terminates **#2016-023**

UNITED STATES OF AMERICA DEPARTMENT OF THE TREASURY OFFICE OF THE COMPTROLLER OF THE CURRENCY

AA-NE-2019-87

TERMINATION OF THE AGREEMENT BY AND BETWEEN GIBRALTAR BANK AND THE COMPTROLLER OF THE CURRENCY

WHEREAS, to assure the safety and soundness of Gibraltar Bank, Oak Ridge, New Jersey ("Bank") and its compliance with laws and regulations, the Bank, by and through its duly elected and acting Board of Directors, and the Office of the Comptroller of the Currency ("OCC"), through the duly authorized representative of the Comptroller of the Currency ("Comptroller"), entered into an Agreement, dated February 3, 2016 ("Agreement"); and

WHEREAS, the OCC believes that the safety and soundness of the Bank and its

compliance with laws and regulations does not require the continued existence of the Agreement.

NOW, THEREFORE, the OCC, through the duly authorized representative of the

Comptroller, directs that the Agreement between the Bank and the OCC be, and it hereby is,

TERMINATED.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his duly authorized representative, has hereunto set his signature.

//s// Digitally Signed, Date: 2019.12.05

12/5/19

Thomas S. Angstadt Assistant Deputy Comptroller New York Field Office Date