

**#2022-035**

*Terminates #2015-036*

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

**TERMINATION OF THE AGREEMENT BY AND BETWEEN  
WARSAW FEDERAL SAVINGS AND LOAN ASSOCIATION, CINCINNATI, OHIO  
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, in an effort to protect the depositors, other customers and shareholders of Warsaw Federal Savings and Loan Association, Cincinnati, Ohio (“Bank”), and to ensure the Bank's safe and sound operation, the Bank and the Office of the Comptroller of the Currency of the United States of America (“Comptroller”) entered into a Formal Agreement, dated April 1, 2015 (“Formal Agreement”);

WHEREAS, the Bank was acquired by First Mutual Holding Company, Lakewood, Ohio (“First Mutual”), wherein First Mutual merged the Bank into an interim bank wholly owned by First Mutual;

WHEREAS, upon the consummation of the merger transaction on March 1, 2020, the Formal Agreement terminated as an operation of law;

NOW, THEREFORE, the Comptroller directs that the Agreement between the Bank and the Comptroller be, and it hereby is, TERMINATED.

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

//s// Digitally Signed, Dated: 2020.03.12

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Joseph P. Wachtel  
Assistant Deputy Comptroller  
Cleveland Field Office