

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

AA-WE-2024-36

**TERMINATION OF THE
AGREEMENT BY AND BETWEEN
HERITAGE BANK, NATIONAL ASSOCIATION, SPICER, MINNESOTA
AND THE COMPTROLLER OF THE CURRENCY**

WHEREAS, to assure the safety and soundness of Heritage Bank, National Association, Spicer, Minnesota (“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 October 27, 2023, AA-WE-2023-32 (“Agreement”); and

WHEREAS, the OCC has issued a consent order against the Bank dated April 2, 2024 which replaces the Agreement; accordingly, the continued existence of the Agreement is no longer required.

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 her signature.

//s// Digitally Signed, Dated: 2024.04.02

Christine K. Berglin
Assistant Deputy Comptroller for Bank Supervision
Office of the Comptroller of the Currency