



December 5, 2014

**Corporate Decision #2015-01  
January 2015**

Board of Directors  
CertusBank, National Association  
6602 Calhoun Memorial Highway  
Easley, South Carolina 29640

Re: Conditional Approval #989 - Termination of 12 U.S.C. 1818 Condition  
CertusBank, National Association, Easley, South Carolina  
OCC Control No.: 2014-NE-140653 Charter Number: 24975

Dear Members of the Board:

On January 19, 2011, the Office of the Comptroller of the Currency (OCC) conditionally approved applications to: (1) establish CertusBank, National Association, Easley, South Carolina (Bank) as a new national bank and (2) for the Bank to acquire from the Federal Deposit Insurance Corporation as Receiver certain assets and liabilities of CommunitySouth Bank and Trust, Easley, South Carolina. The OCC's approval was conditioned on compliance with three conditions enforceable under 12 U.S.C. 1818. The first two conditions, relating to the Bank's opening and commencement of the business of banking and an injection of initial paid-in cash capital in conjunction with the purchase and assumption, have been met. The third condition, which remains in effect, stated:

The Bank shall enter into, and therefore implement and adhere to, a written Operating Agreement with the OCC, in a form acceptable to the OCC, within three (3) business days after receiving this final OCC approval, commencing business, and consummating the [purchase and assumption] Transaction.

On January 21, 2011, the OCC and the Bank entered into said Operating Agreement. The OCC hereby terminates the condition and the Operating Agreement. The termination of this condition does not affect representations relied upon in the OCC's decision.

If you have questions on this matter, please contact Robin J. Miller, Licensing Analyst, at (212) 790-4015, or via email at [Robin.Miller@occ.treas.gov](mailto:Robin.Miller@occ.treas.gov).

Sincerely,  
*signed*  
Stephen A. Lybarger  
Deputy Comptroller for Licensing