

UNITED STATES OF AMERICA
Before The
OFFICE OF THRIFT SUPERVISION

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In the Matter of	)	Order No.: ATL-2006-23
	)	
RIVER VALLEY FINANCIAL BANK	)	Date: December 27, 2006
Madison, Indiana	)	
	)	
OTS Docket No.: 01856	)	
_____	)	

ORDER TERMINATING ORDER TO CEASE AND DESIST
OTS ORDER NO. ATL-2004-28, DATED SEPTEMBER 27, 2004

WHEREAS, on September 27, 2004, the Office of Thrift Supervision (OTS) issued its Consent Order to Cease and Desist for Affirmative Relief, with the accompanying Stipulation and Consent to the Issuance of An Order to Cease and Desist for Affirmative Relief, ATL-2004-28 (Order), against River Valley Financial Bank, Madison, Indiana, OTS Docket No. 1856 (River Valley or Bank); and

WHEREAS, two OTS examinations conducted subsequent to the issuance of the Order indicated the Bank's significant compliance with the terms of the Order; and

WHEREAS, River Valley, by and through its President and Chief Executive Officer on behalf of the Board of Directors has requested termination of the Order; and

WHEREAS, pursuant to Paragraph 26 of the Order, the Regional Director has authority to terminate the Order; and

WHEREAS, the Regional Director has determined that it is appropriate to terminate the Order.

NOW THEREFORE, IT IS ORDERED THAT the Order, ATL-2004-28, is hereby terminated in its entirety.

OFFICE OF THRIFT SUPERVISION

By: /s/
John E. Ryan
Regional Director
Southeast Region