Office of the Comptroller of the Currency

Washington, DC 20219

MEMORANDUM OF AGREEMENT AMONG THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, THE ILLINOIS STATE HISTORIC PRESERVATION AGENCY, AND NATIONAL BANK, HILLSBORO, ILLINOIS.

National Bank, Hillsboro, Illinois ("Bank"), has made an application ("Application") to the Office of the Comptroller of the Currency ("OCC") to relocate the Bank's main office from 212 South Main Street, Hillsboro, Illinois to 230 South Main Street, Hillsboro, Illinois. In connection with the proposed undertaking, the Bank has demolished several buildings located at 222 South Main Street through 234 South Main Street, Hillsboro, Illinois ("Buildings") and constructed a new main office building at the site ("Proposal"). The Buildings were all situated within the locally designated Hillsboro Historic District ("Historic District");

Consistent with to 36 C.F.R. Part 800, which implements section 106 of the National Historic Preservation Act (16 U.S.C. § 470f) ("NHPA"), OCC has consulted with the Illinois Historic Preservation Agency ("SHPO");

OCC, in coordination with the Bank, in consultation with the SHPO, and in reliance thereon, has determined that the Proposal's area of potential effects, as the term is defined in 36 C.F.R. § 800.16(d), is the Historic District, defined as stretching from a point at the intersection of Wait and Broad Streets, southerly to Mill Street then westerly on Mill Street to its eastern terminus with Main Street thence westerly along the northern property line of parcel 16-11-232-005 thence northerly to the intersection of lot 16-11-232-001 and Tillson Street thence northerly on South Hamilton Street to its intersection with Springfield Road thence easterly along the southern boundaries of parcels 16-02-481-007, 16-02-481-017 across Main street, across the southern lot line of 16-02-483-011 thence easterly on Wait Street to its intersection with Broad Street;

OCC, in coordination with the Bank, in consultation with the SHPO, and in reliance thereon, has determined that the demolished Buildings located at 222 South Main Street through 234 South Main Street were located in the Historic District, which is potentially eligible for listing in the Register, and that the Walker Building was individually potentially eligible for listing in the Register;

OCC, in coordination with the SHPO and with the assistance from the Bank, has determined that the Proposal may have had an adverse effect on the Walker Building and the Historic District, as defined above, and which the OCC and the SHPO have agreed potentially meet the criteria for inclusion in the Register;

OCC has consulted with the Bank, regarding the effects of the Proposal on the Walker Building and the Historic District and has invited the Bank to sign this Memorandum of Agreement ("MOA") as an invited signatory pursuant to 36 C.F.R. § 800.6(c)(2);

OCC has notified the Advisory Council on Historic Preservation ("Council") that the Bank's Proposal would have an adverse effect on the Buildings and the Council has elected not to participate in the consultation, consistent with 36 C.F.R. § 800.6(a)(1)(iii); and

If OCC approves the Application, OCC, the Bank, and the SHPO agree that the Proposal shall be implemented in accordance with the following stipulations in order to take into account the effects of the Proposal on the historic property.

Stipulations

The Bank shall carry out the following measures:

1. The Bank shall complete an intensive level survey of the Historic District, as defined above, using qualified professionals. For the purposes of this MOA, a qualified professional is one that meets the Secretary of the Interior's professional qualifications standards, 48 Fed. Reg. 44716 (Sept. 29, 1983). After the Bank has completed the survey and the SHPO has approved the survey in writing, the Bank shall provide copies of the survey to the City of Hillsboro and the Montgomery County Historical Society.

2. Personnel responsible for developing branching policies and main office relocations will attend Advisory Council on Historic Preservation or SHPO section 106 training within the applicable period.

3. The Bank shall develop a NHPA policy acceptable to the OCC.

ADMINISTRATIVE CONDITIONS

A. AMENDMENTS

If any signatory to this MOA determines that its terms will not or cannot be carried out or that an amendment to its terms must be made, that party shall immediately consult with the other parties to develop an amendment to this MOA consistent with 36 C.F.R. §§ 800.6(c)(7) and 800.6(c)(8). The amendment will be effective on the date a copy signed by all of the original signatories is filed with the Council. If the signatories cannot agree to appropriate terms to amend the MOA, any signatory may terminate the MOA in accordance with TERMINATION section below.

B. DISPUTE RESOLUTION

If, at any time during the implementation of the measures stipulated in this MOA, the SHPO raises a dispute to any measure or manner of its implementation, the signatories to this MOA shall consult to resolve the dispute.

C. DURATION

This MOA shall commence upon having been signed by all the signatories, and its terms shall be carried out within 18 months of the date of the OCC's approval of the Bank's Application. In the event that the terms are not met within 18 months, the signatories may consider an extension consistent with the AMENDMENTS section above.

D. TERMINATION

If any signatory determines the terms of the MOA cannot be or are not being carried out, the signatories shall consult to seek amendment of the MOA. If the MOA is not amended, any signatory may terminate it. If the MOA is terminated, OCC shall either execute a new agreement or request the comments of the Council.

The obligations and responsibilities set forth in this MOA shall terminate upon the implementation of all of the above specified stipulations, the implementation of which also completes consultation consistent with requirements applicable to certain undertakings under 36 C.F.R. Part 800.

Execution of this MOA by OCC, the Bank and the SHPO, the submission of documentation and filing of this MOA with the Council consistent with 36 C.F.R. § 800.6(b)(1)(iv) prior to OCC approval of the Proposal, and implementation of its terms evidence that OCC has taken into account the effects of this Proposal on historic properties and afforded the Council an opportunity to comment.

SIGNATORIES:

OFFICE OF THE COMPTROLLER OF THE CURRENCY

By: Beverly Evans Date: 07/16/2014
for Steven L. Lybarger
Deputy Comptroller
Licensing

ILLINOIS STATE HISTORIC PRESERVATION OFFICER

By: Anne E. Haaker Date: 7.7.14
Anne E. Haaker
Illinois Deputy State Historic Preservation Officer

NATIONAL BANK, HILLSBORO, ILLINOIS

By: _____ Date: 7-3-14
J. Harry Hutchinson
President

This MOA is submitted to the Advisory Council on Historic Preservation, Washington, DC, consistent with requirements applicable to certain undertakings under 36 CFR § 800.6(b)(1):

By _____ Date: 7/17/2014
Crystal Maddox
Senior Licensing Analyst

Re: Application Control Number: 2014-HQ-137691