OFFICE OF THRIFT SUPERVISION

Order No.

99-56

Date:

September 23, 1999

Lumbermens Mutual Casualty Company Long Grove, Illinois

Correction of an Order Approving Applications to Organize a Federal Savings Bank and Holding Company Acquisition

On September 10, 1999, the Deputy Director, acting under delegated authority, issued Order No. 99-54 approving the Applications submitted by Lumbermens Mutual Casualty Company to organize and acquire LMC Bank, Island Lake, Illinois.

It was determined that condition 15 of Order No 99-54 was inadvertently misstated. Accordingly, Order No 99-54 is hereby corrected by amending such condition, as follows:

15. At least 60 calendar days before beginning operations, the Savings Bank must appoint a Compliance Officer dedicated to the development, implementation and management of the Savings Bank's compliance program, including Federal fair lending and consumer protection laws and regulations;

By order of the Director of the Office of Thrift Supervision, or her designee, effective Sepr. 23, 1999.

Richard M. Riccobono

Deputy Director