

OFFICE OF THRIFT SUPERVISION

Application for the Establishment of  
an Operating Subsidiary

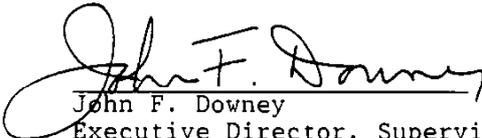
Order No. 96-70

Date: July 18, 1996

First Financial Bank, FSB, Stevens Point, Wisconsin ("First Financial"), has filed an application with the Office of Thrift Supervision ("OTS") under 12 C.F.R. Section 545.81 to establish an operating subsidiary to engage in credit card operations under a national bank charter.

The OTS has considered the factors set forth in 12 C.F.R. Section 545.81, and has determined that the application satisfies the standards and criteria therein. Accordingly, the OTS hereby approves the application.

By Order of the Director of the Office of Thrift Supervision, or his designee, effective July 18, 1996.

  
John F. Downey  
Executive Director, Supervision