

OFFICE OF THRIFT SUPERVISION

Approval of Charter and Bylaw Amendments

Order No. 2000- 110

Date: December 13, 2000

Docket No. 01156

First Federal Savings and Loan Association, Warren, Ohio, has filed, pursuant to 12 C.F.R. Sections 552.4(a)(2)(i) and 552.6-1(b), an application with the Office of Thrift Supervision (OTS) to amend its charter and bylaws to increase the size of its board of directors to sixteen directors (the Application).

The OTS has considered the written analysis and recommendations of the Central Regional Office, and the Office of Examination and Supervision and a legal opinion from the Chief Counsel's Office (collectively, the "Staff Memoranda"). For the reasons set forth in the Staff Memoranda, the OTS has concluded that there is an adequate basis to approve the Application. Therefore, OTS hereby approves the Application.

By order of the Director of the Office of Thrift Supervision, or her designee, effective *December 13,* 2000.



Scott M. Albinson
Managing Director
Office of Supervision