

ARTICLES OF INCORPORATION OF

The undersigned, acting as director(s) for the purpose of forming a financial institution corporation in accordance with the Laws of the State of Florida, adopt(s) the following Articles of Incorporation.

ARTICLE I

The name of the corporation shall be _____ and its initial place of business shall be at _____, in the City of _____, in the County of _____ and State of Florida. These Articles shall be (effective upon filing *or* specify the effective date).

ARTICLE II

The general nature of the business to be transacted by this corporation shall be: That of a general (commercial banking, trust or association) business with all the rights, powers, and privileges granted and conferred by the Florida Financial Institutions Codes, regulating the organization, powers, and management of (banking, trust or association) corporations.

{Note: Choose appropriate type of Institution }

ARTICLE III

The total number of shares authorized to be issued by the corporation shall be _____. Such shares shall be of a single class and shall have a par value of \$_____ per share. The corporation shall begin business with at least \$_____ in paid-in common capital stock to be divided into _____ shares. The amount of surplus with which the corporation will begin business will be not less than

\$ _____ all of which (capital stock and surplus) shall be paid in cash.

{Optional Preemptive Rights Clause:

Each shareholder of the corporation shall have the right to purchase, subscribe for, or receive a right or rights to purchase or subscribe for, at the subscription price offered to the general public, a pro rata portion of any stock of any class that the corporation may issue or sell. }

ARTICLE IV

The term for which said corporation shall exist shall be perpetual unless terminated pursuant to the Florida Financial Institutions Codes.

ARTICLE V

The number of directors shall not be fewer than five (5). {Optional Provision: A majority of the full board of directors may, at any time during the years following the annual meeting of shareholders, increase the number of directors by not more than two and appoint persons to fill resulting vacancies. } The names and street addresses of the first directors of the corporation are:

NAME	STREET ADDRESS
_____	_____
_____	_____
_____	_____
_____	_____

In witness of the foregoing, the undersigned director(s) have executed these
Articles of Incorporation this _____ day of _____, 20____.

NAME	STREET ADDRESS
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Approved by the Office of Financial Regulation this _____ day of
_____, 20____.

Tallahassee, Florida

Linda B. Charity
Director
Division of Financial Institutions

Note: Filing Fees
\$ 35.00 Filing Fee for Articles of Incorporation
\$ 8.75 Certified Copy
\$ 8.75 Certificate of Status