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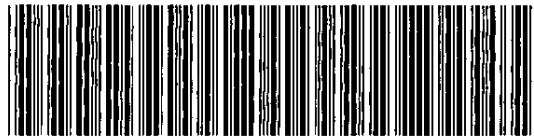
(Business Entity Name)

(Document Number)

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TALLAHASSEE, FLORIDA

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**INTEROFFICE
COMMUNICATION**



**OFFICE OF FINANCIAL
REGULATION**

DATE: June 19, 2009

TO: Karon Beyer, Department of State
Division of Corporations - Bureau of Commercial Recordings

FROM: Bruce Ricca, Licensing and Chartering

SUBJ: FNBT.COM BANK
Fort Walton Beach, Okaloosa County, Florida
(Conversion of a National Bank)

Please file the attached Articles of Incorporation for the above-referenced institution, using June 22, 2009 as the effective date.

Please make the following distribution of certified copies:

- (1) One copy to: Bruce Ricca
Office of Financial Regulation
Licensing & Chartering
200 East Gaines Street
Tallahassee, FL 32399-0371
- (2) One copy to: Ms. Marklyn E. Wade
+ one uncertified FNBT.COM BANK
Post Office Drawer 1327
Fort Walton Beach, Florida 3549-1327
- (3) One copy to: Ms. Edye Fulcher
(uncertified) Federal Deposit Insurance Corporation
10 Tenth Street, N. E.
Suite 800
Atlanta, Georgia 30309-3906

Also attached is a check that represents payment of the filing fees, charter tax and certified copies. If you have any questions, please call 410-9528.

**ARTICLES OF INCORPORATION OF
FNBT.COM BANK**

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TALLAHASSEE, FLORIDA

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 FNBT.COM BANK and its initial place of business shall be at 29 N. Eglin Parkway in the City of Fort Walton Beach, in the County of Okaloosa and State of Florida. These Articles shall be effective on filing.

ARTICLE II

The general nature of the business to be transacted by this corporation shall be: That of a general commercial banking 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 corporations.

ARTICLE III

The total number of shares authorized to be issued by the corporation shall be 320,000 with 280,000 issued. Such shares shall be of a single class and shall have a par value of \$5.00 per share.

ARTICLE IV

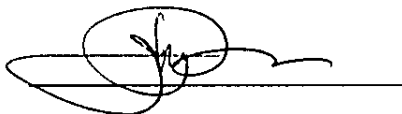
The term for which said corporation shall exist shall be perpetual unless terminated pursuant to the Florida Financial Institutions Codes.

ARTICLE V

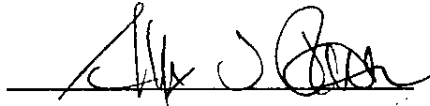
The number of directors shall not be fewer than five (5). A majority of the full board of directors may, at any time during the years following the annual meeting of shareholders, increase the number of directors by not more than two and appoint persons to fill resulting vacancies. The names and street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

NAME	STREET ADDRESS
John J. Tringas	551 Pocahontas Drive Fort Walton Beach, Fl 32547
Alex J. Tringas	253 Yacht Club Drive Fort Walton Beach, Fl 32548
Lark Tringas Bostick	557 Pocahontas Drive Fort Walton Beach, Fl 32547
J. Larry Beasley, Sr.	6345 Augusta Cove Destin, Fl. 32541
Paul A. Petrey, Jr.	2724 Edgewater Drive Niceville, Fl. 32578
Hugh E. Hudson	3210 Fish Hatchery Road Marianna, Fl 32446

In witness of the foregoing, the undersigned director(s) have executed these Articles of Incorporation this 19th day of February, 2009.



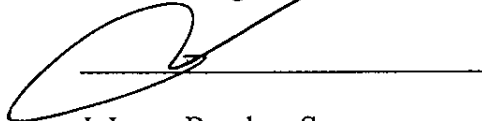
John J. Tringas



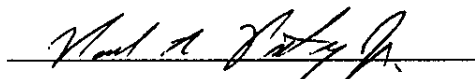
Alex J. Tringas



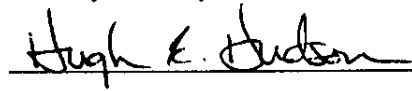
Lark Tringas Bostick



J. Larry Beasley, Sr.



Paul A. Petrey, Jr.

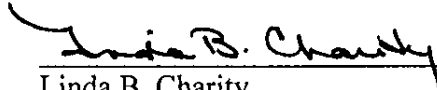


Hugh E. Hudson

Approved by the Office of Financial Regulation this 28TH day of

MAY, 2009.

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

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TALLAHASSEE, FLORIDA

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