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8810

Number

SPECIAL FILE

Name.

First Trust Savings
Bank

Location.

8510

Miami

Capital

Filed in Office Secretary of State
of the State of Florida, this
day of July

M. B. Crawford
Secretary of State

LETTERS PATENT ISSUED

March 18, 1918

Recorded in Book No. 68

On Pages 360-366

8510

Book 68
Pages 360-366
Mar 18-18

MITCHELL D. PRICE

WILL H. PRICE

PRICE & PRICE
ATTORNEYS AND COUNSELORS-AT-LAW
SOUTHERN BANK AND TRUST CO. BLDG.
MIAMI, FLA.

March 16th, 1918.

Hon. J. C. Luning,
State Treasurer,
Tallahassee, Fla.

Dear Sir:-

Enclosed we hand you proof of publication of the charter of the First Trust & Savings Bank, which is located at Miami, Florida, as shown by the proof of publication.

We also enclose you herewith check for \$155.00 in payment of charter fee, being \$2.00 per thousand for each thousand of stock, and \$5.00 for the Secretary of State in issuing the charter for this Bank.

Kindly see that charter is duly issued and sent to us.

With kindest personal regards, we remain

Very truly yours,

PRICE & PRICE.

BY

Will H. Price

WHP:J

STATE OF FLORIDA
COUNTY OF DADE

Personally appeared before me

R. A. Reader

to me personally well known, and made oath that he is the Auditor
of The Miami Daily Metropolis, which is a regular Daily
newspaper, published at Miami, Dade County, Florida, and that the Legal Notice
or advertisement a copy of which is hereto attached, was published in said

Daily Miami Metropolis once each week, for Three weeks, the
first insertion being on July 8th 1918 and the last being on

March 8 1918

Sworn and subscribed to before me this 16 day of March 1918

R. A. Reader

Ethel Jacobson

Notary Public.

My commission expires Dec 18, 1921

Publisher's Fees \$ _____

PRICE & PRICE

ATTORNEYS AND COUNSELLORS AT LAW

SOUTHERN BANK AND TRUST CO. BLDG.

MIAMI, FLA.

February 4, 1918.

Hon. Mr. Clay Crawford,
Secretary of State,
Tallahassee, Fla.

Dear Mr. Crawford:-

Enclosed please find charter for First
Trust & Savings Bank. This charter has already been
passed upon and approved by the Comptroller; that is, a
copy of same has been approved by him.

Kindly submit the original to him for his
signature before filing.

We are,

Yours very truly,

PRICE & PRICE.

MPB

Superior

J. C. LUNING, STATE TREASURER.

State of Florida
Office of State Treasurer
Tallahassee

March 16, 1918.

Hon. W. Clay Crawford,
Secretary of State,
Capitol.

Dear Sir:-

I transmit herewith letter received from
Price & Price, Miami, Florida, together with check
for \$155.00, fee for issuing same.

Yours very truly,

J. C. Luning
State Treasurer.

ART.

The names and residences of the subscribers, and the amount of capital stock subscribed by each, are as follows:

NAME.	RESIDENCE.	NUMBER OF SHARES.
<i>Calvin</i>	Miami, Florida	345
<i>John Brand</i>	Elmira, New York	60
<i>Theodore C. Bousser</i>	Miami, Florida	105
<i>C. M. Tarrell</i>	Miami, Florida	45
<i>Julius Smith</i>	Miami, Florida	30
<i>W. E. S. [unclear]</i>	Miami, Florida	105
<i>[unclear]</i>	Miami, Florida	60
Total		750

STATE OF FLORIDA,

County of Dade

Before me, the undersigned Notary Public in and for the State of Florida at Large, personally appeared
 E. O. Romfr, John Brand, Theodore C. Bousser,
 E. A. Waddell, Julius Smith, W. E. S. [unclear],
 and C. M. Tarrell

all to me well-known, and known to me to be the individuals described in and who executed the foregoing proposed
 Charter of the FIRST TRUST & SAVINGS BANK, and each being duly sworn
 severally acknowledged that he executed the same for the uses and purposes therein expressed.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Notarial seal this 19th
 day of January, A. D. 1918.

Ernest C. Amos
 Notary Public, State of Florida.

My Commission expires December 10, 1921.
 FEB - 7 1918

Tallahassee, Florida.

The name of FIRST TRUST & SAVINGS BANK is hereby approved

Ernest C. Amos
 Comptroller of the State of Florida.

The full amount of the Capital Stock must be subscribed, and all the subscribers must take the above affidavit.

The amount of the capital stock of said corporation shall be Seventy-five Thousand
(\$75,000) Dollars to be divided into seven hundred and fifty shares
of the par value of One Hundred Dollars (\$100) each, to be paid in cash.

IV.

The terms for which said corporation shall exist shall be Ninety-nine years.

V.

The business and affairs of this Company shall be managed and conducted by a Board of five Directors
who shall be elected annually by the stockholders of this Company, at their annual meeting to be held at the
place of business of this Company, in the City of Miami, in the County
of Dade and State of Florida, on the first Thursday of December of each
year after this Company shall be fully authorized to commence business; and by a President and one or more
Vice Presidents who shall be elected by the Board of Directors, from the Board of Directors, at the same place,
on the same day and immediately after said Board of Directors shall be elected by the stockholders; and the
Board of Directors may appoint a Secretary, Treasurer, Cashier and such other officers and employees as may
be necessary. Provided, That the offices of Secretary, Treasurer and Cashier may be combined in one and the
same person.

VI.

Until the officers elected at the first annual meeting of the stockholders shall be qualified, the business of
said corporation shall be conducted by the following named officers:

W. H. Spitzer President;
Theodore G. Houser Vice-President;
Julius Smith Vice-President;
O. M. Terrall Treasurer.

and E. C. Romfh

W. H. Spitzer

Theodore G. Houser

Julius Smith

O. M. Terrall

Directors.

VII.

The highest amount of indebtedness or other liability to which the said corporation shall at any time subject
itself shall be as limited and defined by Section 2712, of the General Statutes of the State of Florida, and by
Chapter 6155 of the Laws of Florida as amended by the Act of 1913, Chapter 6125 of the Laws of Florida.

Notice of Intention to Apply for Letters Patent.

Notice is hereby given that the undersigned will apply to the Governor of the State of Florida, at Tallahassee, on the 11th day of March, A.D. 1918, for Letters Patent, incorporating the FIRST TRUST & SAVINGS BANK, under the following proposed charter, the original of which is now on file in the office of the Secretary of State of the said State of Florida.

WITNESS our names this 19th day of December, A.D. 1917.

Carl [Signature] (SEAL)
John Brand (SEAL)
Andrew [Signature] (SEAL)
E. A. [Signature] (SEAL)
Julius Smith (SEAL)
W. [Signature] (SEAL)
[Signature] (SEAL)

PROPOSED CHARTER

FIRST TRUST & SAVINGS BANK

Forming a corporation under and by the laws of the State of Florida, with and under the following proposed charter:

I.
 The name of the corporation shall be the FIRST TRUST & SAVINGS BANK
 and its place of business shall be in the city of Miami, in the county
Dade, and State of Florida.

II.
 The general nature of the business to be transacted by this company shall be as follows, viz.: That of a general banking and trust business with all the rights, powers and privileges granted and conferred by the bank and laws governing the organization, management and control of trust companies in the laws of the State of Florida, and by Chapter 8155 of the Laws of Florida as amended by the Act of 1915, Chapter 8425 of the Laws of Florida, and by all subsequent laws and amendments thereto enacted in the State of Florida regulating the organization, powers and management of banking and trust companies.

Said corporation shall furthermore have full power and lawful authority to carry on the business of a safe-deposit company; to examine, make and certify abstracts of title, and to make insurance of every kind pertaining to or connected with titles to real estate, and to make, execute and perfect such and so many contracts, agreements, policies and other instruments as may be required therefor in the manner and as authorized by the provisions of Chapter 7276, Laws of Florida approved May 30th, 1917, and provided that this Corporation shall fully comply with the terms and conditions of said Act by making the deposit with the State Treasurer as therein provided and otherwise conform to every requirement thereof in relation to the necessary deposit and in connection with all acts, doings and proceedings by the said Company, including charges for services or otherwise.

8510-a

SPECIAL FILE

First Trust & Savings
Bank, Miami
Florida

Copy of Return of
President increas-
ing from \$75,000 to
\$100,000, original
having been filed
August 24, 1920

RECEIVED
AUG 24 1920

RECEIVED
AUG 24 1920

August 24th, 1920.

Mr. Calvin E. Oak,
First Trust & Savings Bank,
Miami, Florida.

My dear Sir:

Your letter with enclosures, return of president of the FIRST TRUST & SAVINGS BANK, increasing the capital stock of said company from \$75,000.00 to \$100,000.00 and check for \$50.00 in payment of charter tax on said increased capital stock, is received, and the said return of president approved by the Comptroller and duly filed in this office according to law.

No paper is issued by this department to a corporation increasing its capital stock. The statute provides that upon the filing of the return of president and the payment of charter fees, the increase of stock is authorized, and, when issued, becomes a part of the capital.

Yours very truly,

(signed) H. CLAY CRAWFORD

Secretary of State.

Rev 3631 - Aug 25 - 1920

(COPY)

Sworn to and subscribed before me this 25 day of August, 1926.

June 18, 1926

Mr. Calvin Oak
First Trust & Savings Bank
Miami, Florida

My dear Sir:

Your letter to the State Comptroller enclosing copy of a letter addressed to you dated August 24, 1920, in which acknowledgment is made of receipt of return of president of the First Trust & Savings Bank, increasing the capital stock of said bank from \$75,000 to \$100,000, and check for \$50.00, is before me.

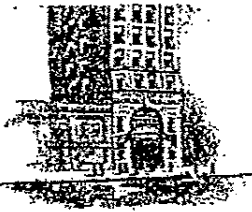
Upon investigation, I find that the books of this office show that this check for \$50.00 was received here and paid into the State Treasury on August 25, 1920. Of course, the return of president was filed but it has been misplaced in the files here and has never been indexed. I am, therefore, writing to ask you to send a copy of it to me that it may be placed with the other papers in connection with bank that are here.

Upon receipt of that paper and \$100.00, the charter tax on the present increase from \$100,000 to \$300,000, the latter will be filed as of May 15, 1926.

Yours very truly,

W/R
Secretary of State.

Sworn to and subscribed before me this 17th day of June, 1926.



CALVIN OAK, PRESIDENT

MIAMI, FLORIDA

June 21st, 1926.

Mr. H. Clay Crawford, Secretary of State,
Tallahassee, Florida.

Dear Sir:

This will acknowledge receipt of your letter of the 18th inst. with further reference to the increase of the capital stock of this bank from \$75,000. to \$100,000. and we are glad to note that this matter will be straightened out upon our forwarding to you of copy of the return of the President which was sent you with our remittance in 1920.

This will go forward with our check for the charter tax on our new increase from \$100,000. to \$300,000.

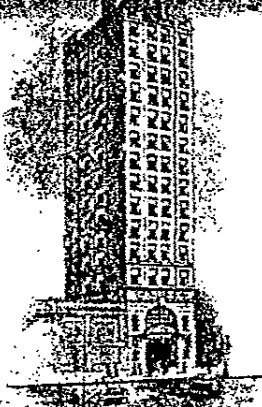
Yours very truly,

CO/IS

President.

Sworn to and subscribed before me this 21st day of June, 1926.

Notary Public for the State of Florida at Tallahassee
My Commission Expires 9/10/1927



FIRST TRUST & SAVINGS BANK, INC. OF FLORIDA

CAPITAL, SURPLUS AND PROFITS, \$ 325,000.

CALVIN OAK, PRESIDENT

MIAMI, FLORIDA

June 22nd, 1926.

Mr. H. Clay Crawford, Secretary of State,
Tallahassee, Florida.

Dear Sir:

Referring to previous correspondence and your letter of the 18th instant, we beg to hand you herewith return of the President of the First Trust & Savings Bank, covering the increase of the capital stock from \$75,000.00 to \$100,000.00 August 9th, 1920. The return has been acknowledged before a Notary Public and we trust this will close your files in the matter.

We also beg to hand you our draft for \$100. covering the charter tax on our increase from \$100,000.00 to \$300,000.00, authorized by a meeting held May 15th, 1926.

Yours very truly,

CO/IS
Encls. (2)

President.

Sworn to and subscribed before me this 22nd day of June, 1926.

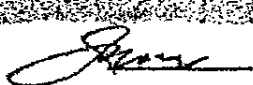
THIS IS TO CERTIFY that a duly called meeting of the stockholders of the First Trust & Savings Bank, Miami, Florida, held at the banking house at said Bank in Miami, Florida, on the 9th day of August, 1920, at which meeting 750 shares of the total outstanding capital stock of the said bank of 750 shares were represented, the following resolution was adopted:

"Whereas this meeting has been duly and legally called in accordance with the laws of the State of Florida, for the purpose of increasing the capital stock of the First Trust & Savings Bank, a corporation incorporated under the laws of the State of Florida, from \$75,000.00 to \$100,000.00, and whereas two-thirds of all the stockholders in the corporation have assembled in response to said call and are present and participating in said meeting therefore, be it resolved that the capital stock of the First Trust & Savings Bank, which has been heretofore limited to 750 shares of the par value of \$100.00 per share be increased to 1000 shares, of the par value of \$100.00 per share."

"BE IT FURTHER RESOLVED That each of the present stockholders in said corporation shall be allowed the privilege of subscribing for such a number of shares of the proposed increase of the capital stock as he may be entitled to according to the number of shares owned by him before the stock is increased and to pay for such stock in cash by paying face value therefor, and that each of the present stockholders be allowed until October 1, 1920, in which to elect as to whether or not he will subscribe for the purchase of his pro rata part of the new stock to be issued by this organization and in the event any stockholder shall not take that portion of the stock to which he is entitled, then, for sale at such price as may be determined by the directors of this corporation, but in no event less than face value."


President.

On this day personally appeared before me, Calvin Oak, who swears that he is President of the First Trust & Savings Bank, Miami, Florida, and that the contents of the above certificate are true.

 Sworn to and subscribed before me this ninth day of August, 1926.

7510-a

SPECIAL FILE

First Inst. & Savings
Bank & Insurance
Florida

Copy of Return of
President increased
my firm \$2,000 to
\$100,000, original
having been filed
August 24, 1920

First Trust & Savings Bank
Memphis

8510-8

Filed for Record at the Office of the State
of the State of Florida
City of *Memphis* A D 1924

W. M. ...
Secretary of State

SPECIAL FILE

COPIES OF CHARTER ISSUED
IN 1924
RECORDED IN 1924
IN 1925

CERTIFICATE
OF AMENDMENT OF CHARTER.
FIRST TRUST & SAVINGS BANK.
MEMPHIS, FLORIDA.

CERTIFICATE
OF AMENDMENT OF CHARTER.
FIRST TRUST & SAVINGS BANK.
MIAMI, FLORIDA.
* * *

THIS IS TO CERTIFY, That pursuant to a resolution of the Stockholders of the FIRST TRUST & SAVINGS BANK, Miami, Florida, passed by the unanimous vote of all the stock of said corporation, at its meeting held ^{on the 12th day of} ~~in~~ January, 1922 at its place of business in the City of Miami, Dade County, Florida, Section "V" of the Charter of the said First Trust & Savings Bank, was amended to read as follows:

V.

The business and the affairs of this Company shall be managed and conducted by a Board of Eight Directors who shall be elected annually by the Stockholders of this Company, at their Annual Meeting, to be held at the place of business of this Company in the City of Miami, in the County of Dade, and the State of Florida, on the second Thursday of January of each and every year; and a President, and one or more Vice Presidents, shall be elected by the Board of Directors, from the Board of Directors, at the same place, on the same day, and immediately after the said Board of Directors shall be elected by the Stockholders, and the Board of Directors may appoint a Secretary, Treasurer, Cashier and such other Officers and Employees as may be necessary; provided that the office of Secretary and Treasurer and Cashier may be combined in one and the same person.

ATTEST.

Secretary

FIRST TRUST & SAVINGS BANK,

by Ernest Amos
President.

Approved.

Ernest Amos
Comptroller.

NOTICE OF APPLICATION FOR AMENDMENT OF CHARTER.

NOTICE is hereby given that the undersigned will on the 30th. day of April, A.D. 1922, apply to the Honorable Cary A. Hardee, Governor of the State of Florida, for an amendment of its charter pursuant to Law as in such cases made and provided, to wit:

STOCKHOLDERS' RESOLUTION.

" W H E R E A S Chapter 8533 of the Acts of 1921, Florida Legislature, relating to Trust Companies, states, 'The Annual Meeting of the Stockholders shall be held at the principal place of business of the Trust Company during the first 15 days of January of each year, at and on a date to be fixed by the by-laws; and

W H E R E A S, It is considered desirable and for the best interests of this association to hold the Annual Meeting in January, now therefore be it

R E S O L V E D, That Section 5 of the Charter of this Association be and is now hereby amended to read as follows:

V

The business and the affairs of this Company shall be managed and conducted by a Board of Eight Directors who shall be elected annually by the Stockholders of this Company, at their Annual Meeting, to be held at the place of business of this company in the City of Miami, in the County of Dade, and the State of Florida, on the second Thursday of January of each and every year; and a President, and one or more Vice Presidents, shall be elected by the Board of Directors, from the Board of Directors, at the same place, on the same day, and immediately after the said Board of Directors shall be elected by the Stockholders, and the Board of Directors may appoint a Secretary, Treasurer, Cashier and such other Officers and Employees as may be necessary; provided that the office of Secretary and Treasurer and Cashier may be combined in one and the same person."

ATTEST

Secretary.

First Trust & Savings Bank,

BY

President

(Corporate Seal)

AFFIDAVIT OF THE SECRETARY.

STATE OF FLORIDA }
COUNTY OF DADE } ss.

C. M. Terrell, being first duly sworn, deposes and says:
that he is Secretary of the First Trust & Savings Bank and
was such officer at the annual stockholders' meeting of said
company in January, 1932; that as such officer he has and
had the custody of the minute books and records of said
corporation; that he has read the foregoing resolution of
the Stockholders of said corporation, passed at its said
annual meeting in January, 1932 and that said resolution is
an exact copy, in words and figures, passed at said time and
that One Hundred per cent of the stockholders and stock
were voted therefor.

C. M. Terrell
Subscribed and sworn to before me this 29 day of March, 1932.

[Signature]
Notary Public State of Florida at Large.
My commission expires Dec. 7-1935.

April 1, 8, 15, 32 and 29

May 3rd., 1922.

Hon. H. Clay Crawford,
Secretary of State,
Tallahassee, Fla.,

My dear Mr. Crawford:--

Enclosed you will find the proof of publication in connection with the amendment of Section "V" of the Charter of the First Trust & Savings Bank, of Miami, Florida. I trust this will entitle us to the submission for Charter and that there will be no delay. If there are more fees in addition to the \$20.00 acknowledged on the date received and at the time I sent the Company's certificate, I should be glad to have you advise me.

Wm. W. W.

Respectfully yours,

William W. W.

MIAMI, FLORIDA

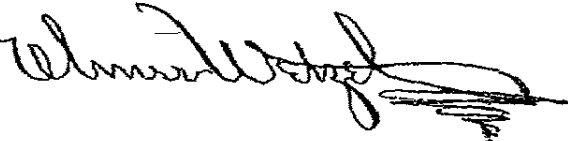
May 9th., 1922.

Hon. H. Clay Crawford,
Secretary of State,
Tallahassee, Fla.,

Hon. Sir:--

Your communication of the 6th. inst. asking for the date of the stockholders' meeting of the First Trust & Savings Bank, of this City, in connection with amendment of charter now before you, came in ten minutes ago and I beg to reply as follows: The annual stockholders' meeting of the company was held at 9:15 A.M. on the Twelfth (12th.) day of January, 1922, at the office of the company in this city. So sorry not to have furnished information before in the papers sent you, but am grateful to you.

Dio.W/M. Respectfully yours,



MIAMI FLORIDA

March 29th., 1922.

Hon. H. Clay Crawford,
Tallahassee, Fla.

Dear Sir:--

Enclosed you will find a resolution of the stockholders of the First Trust & Savings Bank, Miami, Florida, in contemplation of an amendment of the charter of said corporation. While not material, as a change, the reason for it is recited therein and it is hoped the amendment will meet with your approval.

Dlc.W/M.

Respectfully yours,

3-Enclosures.

Enclosed Check for \$20.00
fee as per statute. If in-
sufficient, please notify.

E.W.

NOTICE OF APPLICATION FOR AMENDMENT OF CHARTER.

NOTICE is hereby given that the undersigned will on the 30th day of April, A. D. 1922, apply to the Honorable Cary A. Hardee, Governor of the State of Florida, for an amendment of its charter pursuant to law as in such cases made and provided to-wit:

STOCKHOLDERS' RESOLUTION
 WHEREAS, Chapter 8526 of the Acts of 1921, Florida Legislature, relating to Trust Companies, states, "The Annual Meeting of the Stockholders shall be held at the principal place of business of the Trust Company during the first 15 days of January of each year, at and on a date fixed by the by-laws; and

WHEREAS, It is considered desirable and for the best interests of this association to hold the Annual Meeting in January, now, therefore, be it

RESOLVED, That section 5 of the Charter of this Association be and is now hereby amended to read as follows:

The business and the affairs of this Company shall be managed and conducted by a Board of Directors, who shall be chosen annually by the stockholders of the Company at their Annual Meeting. The Board of Directors shall have the right to elect the President, Vice-President, Secretary, Treasurer, Cashier, and such other Officers and Employees as may be necessary, provided that the office of Secretary and Treasurer, Cashier may be combined in one and the same person.

FIRST TRUST & SAVINGS BANK,
 (Corporate Seal)
 By W. H. SPITZER, President.

SALES HALF PRICE
 \$14.75 to \$50.00
 to select from, excellent

COUNTY OF DADE)

I, Edward Taylor, Business Manager of The Miami Herald Publishing Company a corporation, publisher of The Miami Herald, a newspaper of general circulation published at Miami, Dade County, Florida, do solemnly swear that an advertisement or notice, a true copy of which is hereunto affixed, was published in said newspaper on

11/1 3 13 22 29
 1922

Edward Taylor

Subscribed and sworn to before me this

29 day of April 1922

Mary A. Aaron
 Notary Public.

My commission expires 9/11/1922

8510-C

First Trust &
Savings Bank

capital stock in-
creased from

\$100,000.00 to
\$300,000.00

SPECIAL FILE

Filed in Office, Secretary of State
of the State of Florida, this 15
day of May, A.D. 1926.

W. H. [Signature]

By 13 Secretary of State

THIS IS TO CERTIFY that at a special meeting of the stockholders of the First Trust & Savings Bank, Miami, Florida, held at the banking house at said bank in Miami, Florida, on the 11th day of March, 1926, a waiver of notice of this meeting being signed by all stockholders present, at which meeting 1000 shares out of the total outstanding capital stock of said bank of - 1000 - shares were represented, the following resolution was adopted:

"BE IT RESOLVED, that the capital stock of the First Trust & Savings Bank, which has heretofore consisted of 1000 shares of the par value of \$100 per share be increased to 3000 shares of the par value of \$100 per share, to be effective at once.

"BE IT FURTHER RESOLVED, that each of the present shareholders be allowed to increase his present holdings by subscribing for two shares of the new stock for each share of the present stock now held, and to pay for such stock in cash, at its par value, and that each of the present shareholders be allowed ten days from the time that such increase becomes effective to subscribe and pay for his part of the new stock to be issued; and in the event that any shareholder shall decline within ten days to subscribe for that portion of the stock to which he may be entitled, that said stock shall be placed on the market for sale at such price as may be determined by the directors of the corporation.

Calvin Oak

President.

On this day personally appeared before me, Calvin Oak, who swears that he is President of the First Trust & Savings Bank, Miami, Florida, and that the contents of the above certificate are true.

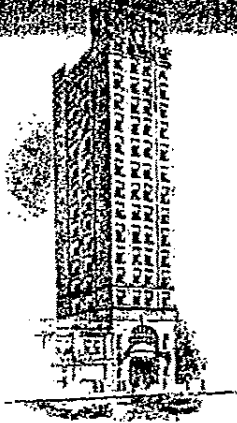
May Sworn to and subscribed before me this 11th day of May, 1926.

J. P. Williams

INCREASE OF CAPITAL STOCK OF THE FIRST TRUST AND SAVINGS BANK, MIAMI, FLORIDA, FROM \$100,000.00 TO \$300,000.00 IS HEREBY APPROVED THIS FIFTEENTH DAY OF MAY, 1926.

Ernest Arnold
COMPTROLLER.

592 RV-2



FIRST TRUST & SAVINGS BANK

CAPITAL, SURPLUS AND PROFITS, \$ 550,000.00

CALVIN OAK, PRESIDENT
C. M. LINDBLOM, VICE PRESIDENT
ALEC BAKER, SECY & TREAS
H. NIELSEN, ASST SECY & ASST TREAS
C. W. FISHBURN, ASST SECY & ASST TREAS

MIAMI, FLORIDA

June 11th, 1926.

Hon. Ernest Amos,
State Comptroller,
Tallahassee, Fla.

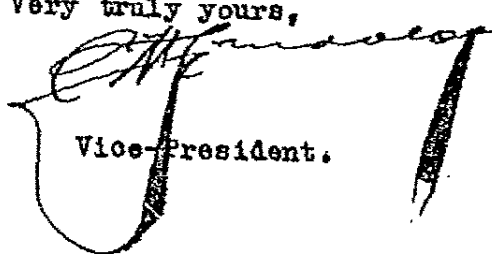
Dear Sir:

We acknowledge receipt of your letter of May 20th, with reference to the Capital Stock Tax on the increase of our Capital Stock from \$75,000.00 to \$100,000.00, which took place in August, 1920.

We note that Mr. Crawford, Secretary of State, has no record of having received the Capital Stock Tax. We are enclosing a copy of a letter from Mr. Crawford, dated August 24th, 1920, in which he acknowledges receipt of our check for \$50.00, covering payment of this Tax.

We are returning Resolution of a Special Meeting of the Stockholders of this Bank, increasing the Capital Stock from 1,000 shares to 3,000 shares. As soon as this has been passed on, we shall be glad to remit you for the Capital Stock Tax.

Very truly yours,


Vice-President.

CML/BB
Encls.

\$100,000
1920

100.00
in bank

no. 851 D. d.

First Trust &
Savings Bank.

SPECIAL FILE

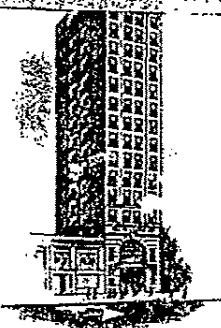
Filed in Office Secretary of State
of the State of Florida, this 14th
day of Jan A.D. 1921

R. Q. Quay
Secretary of State

BY W. D.

Recorded in Book 181
Page 192-193
Date 1-24-21

SECRETARY OF STATE



FIRST TRUST & SAVINGS BANK

CAPITAL \$ 300,000.00

MIAMI, FLORIDA

LEGAL DEPARTMENT
A. J. ROSE, GENERAL COUNSEL

January 21, 1931.

Hon. R. A. Gray,
Secretary of State,
Tallahassee, Florida.

Dear Mr. Gray:

I have your letter of the 17th advising that Mr. Amos has approved the amendment to the charter changing the number of directors as well as the date of the annual meeting, and I herewith enclose proof of publication of our intention to apply to the Governor for Letters Patent.

The statutes require that this proposed amendment be on file with you during the pendency of the publication otherwise the proof of publication would have been mailed before we sent the application.

I will be pleased if you will issue the Letters Patent and present to the Governor.

With kind personal regards to you, I am

Yours very truly,

A. J. Rose
General Counsel.

AJR/mmh
Enc.

C. TAX
FILING <i>20.00</i>
R. AGENT FEE
C. COPY
TOTAL <i>20.00</i>
IN BANK
BALANCE DUE
REFUND

Ansbee

and Treasurer and Cashier may be combined in one
and the same person."

IN WITNESS WHEREOF the said First Trust & Savings
Bank, by one of its Vice-Presidents, hereto attaches its

January 4, 1931.

First Trust and Savings Bank,
Chicago, Ill.
By _____

My name has approved the amendment to your
articles, changing the number of directors, as well as the
date of the annual meetings.

This proposed amendment will have to be
published in accordance with Chapter 13575, Acts of 1929, and
notice given of intention to apply to the Governor for
Letters Patent reciting the amendment.

If you will have it in amendment published
and furnish me with the proof of publication I shall be glad
to issue Letters Patent and present to the Governor.

With kind regards, etc.

Yours very truly,

Secretary of State.

and Treasurer and Cashier may be combined in one
and the same person."

IN WITNESS WHEREOF the said First Trust & Savings
Bank, by one of its Vice-Presidents, hereto attaches its



STATE OF FLORIDA
COMPTROLLER'S OFFICE
TALLAHASSEE

January 17, 1931.

A. J. Rose, Esquire
General Counsel
First Trust & Savings Bank
Tallahassee, Florida.

Dear Judge Rose:

Your letter of the 12th addressed to Honorable R.A. Gray, Secretary of State, with reference to the proposed amendment to article 5 of your Charter has been referred to me insofar as the change in the number of Directors is concerned, as provided in Section 4123 H. C. S., and the purpose of this letter is to approve this change in number of Directors of your Institution to the number as set out in your proposed amendment to Article 5, which provides for not less than 5 nor more than 15 Directors. This change in number of Directors is hereby approved.

With kind personal regards, I am

Yours very truly,

Ernest Turner
Comptroller.

CC: MR

cc- Hon. R.A. Gray
Secretary of State
CAPITOL

... the offices of Secretary
and Treasurer and Cashier may be combined in one
and the same person."

IN WITNESS WHEREOF the said First Trust & Savings
Bank, by one of its Vice-Presidents, hereto attaches its

CAPITAL \$ 500,000.00

MIAMI, FLORIDA

LEGAL DEPARTMENT
2nd FLOOR, GENERAL COUNSEL

January 12,



Hon. F. I. Gray,
Department of State,
Washington, D.C.

Dear Mr. Gray:

I herewith enclose a certificate, under the common seal of First Trust & Savings Bank, of Miami, Florida, of a proposed amendment to Article "VI" of its charter, the publication of which will begin tomorrow.

The Amendment merely affects the number of directors, changing them from eight to not less than five nor more than fifteen, and changing the date of the annual meeting from the second Thursday in January to the last Thursday in January.

Your file # 100-1-1-1-1-1 will be promptly resubmitted on request.

Yours very truly,

AJR/mmt
Enc.
AJR/mmt
Enc.

General Counsel.

and the same person."

WITNESSED, by one IN WITNESS WHEREOF the said First Trust & Savings Bank, by one of its Vice-Presidents, hereto attaches its

CERTIFICATE

STATE OF FLORIDA,
COUNTY OF DADE.

First Trust & Savings Bank, of Miami, Florida,
a Florida corporation, hereby certifies that the following
amendment to the Charter of said First Trust & Savings Bank
was adopted by a vote of more than three-fourths of all its
stock, at a meeting held for that purpose, and called and
notified as provided for meetings for increase of capital
stock, at a meeting of the stockholders of said First Trust
& Savings Bank held on January 8, 1931:

"V. The business and affairs of this company
shall be managed and conducted by a board of
not less than five nor more than fifteen directors
who shall be elected annually by the stockholders
of this company at their annual meeting, to be
held at the place of business of this company in
the City of Miami, in the County of Dade, and the
State of Florida, on the last Thursday of January
of each and every year; and a President, and one
or more Vice-Presidents, shall be elected by the
Board of Directors, from the Board of Directors,
at the same place, on the same day, and immediately
after the said Board of Directors shall be elected
by the stockholders, and the Board of Directors
may appoint a Secretary, Treasurer, Cashier, and
such other officers and employees as may be
necessary, provided that the offices of Secretary
and Treasurer and Cashier may be combined in one
and the same person."

IN WITNESS WHEREOF the said First Trust & Savings
Bank, by one of its Vice-Presidents, hereto attaches its

signature and its common seal, this 12th day of
January, 1931.

FIRST TRUST & SAVINGS BANK

By *G. J. [Signature]*
Vice-President.

ATTEST:

[Signature]
Assistant Secretary.

(Corporate Seal)

*The foregoing amendment is hereby
approved this 14th day of January 1931.
Ernest Ernst,
Comptroller.*

No. 8510 E

SPECIAL FILE

AMENDMENT TO CHARTER

First Trust &
Savings Bank

Filed in Office Secretary of State
of the State of Florida, this 13th
day of April A.D. 1931

R. D. Knight
Secretary of State

Recorded in Book	181
Page	239-241
Date	4-22-31
SECRETARY OF STATE	

PROOF OF PUBLICATION

STATE OF FLORIDA,
COUNTY OF DADE

R. A. Reader

Personally appeared before me the undersigned authority, ~~XXXXXXXXXXXXXXXXXX~~
to me well known, who being duly sworn, deposes and says that he is the ~~XXXXXXXXXXXXXXXXXX~~
Publisher of the Metropolis Publishing Co., publishers of The Miami Daily News
and Metropolis, a daily newspaper, published at Miami, Dade County, Florida, and that the Legal
Notice or advertisement, a true copy of which is hereto attached, was published in the said Miami
Daily News and Metropolis on the following days, to-wit:

April 13, 14, 15, 16, 17, 18, 19, 1931

Sworn to and subscribed before me this

20th day of April, 1931 A. D.

Mary V. Evans
Notary Public, State of Florida.

My commission expires July 13-1934

Notary Public, State of Florida at Large

My Commission Expires July 13, 1934

FIRST TRUST & SAVINGS BANK, MIAMI, FLORIDA. PROPOSED AMENDMENT TO CHARTER

Notice is hereby given of the intention to apply to the Governor of Florida on April 22nd, 1931, for the approval of an amendment to the Charter of First Trust & Savings Bank, of Miami, Florida, which said amendment was adopted by a vote of thirty-two per cent. (32%) of all the stockholders of said First Trust & Savings Bank, at a meeting held and called for that purpose, and called and notified as provided for by law.

The proposed amendment is shown in the following resolution adopted at said meeting by a vote of thirty-two per cent. (32%) of the stockholders of said bank:

RESOLVED, that the stockholders of the First Trust & Savings Bank, of Miami, Florida, do hereby approve and authorize the Board of Directors of said bank to amend the Charter of said bank so that the capital stock of said bank shall be divided into 1,000 shares of the par value of \$100.00 each with a number of 100,000.00 and that the Charter of said bank be amended so as to read:

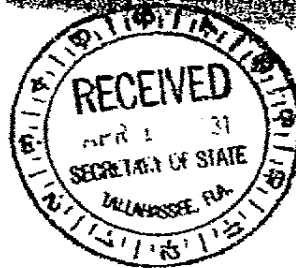
ARTICLE I. The capital of this corporation shall be \$10,000,000, divided into 100,000 shares of the par value of \$100.00 each, and that when said capital stock is paid for, the certificate of each new share being issued in and new certificates be issued in lieu of said old certificates, in proportion to the amount of stock now held by each stockholder, such new certificates to be issued upon the same received in payment of stock and receive in exchange therefor new certificates, and that the amount of new stock be issued to the old amount of the present capital stock.

IN WITNESS WHEREOF, the said First Trust & Savings Bank, by its Board of Directors, do hereby certify that the foregoing is a true and correct copy of the Charter of said bank, as amended, and that the same was adopted at a meeting of the stockholders of said bank, held and called for that purpose, and called and notified as provided for by law.

ATTEST: R. A. Reader, Notary Public, State of Florida.

TAX	
FILED	5.00
AGENT FEE	
COPY	
TOTAL	5.00
N BANK	
ALANCE DUE	
EPUND	

FIRST TRUST & SAVINGS BANK
MIAMI, FLORIDA



PROPOSED AMENDMENT TO CHARTER.

Notice is hereby given of the intention to apply to the Governor of Florida on April 22nd, 1931, for the approval of an amendment to the Charter of First Trust & Savings Bank, of Miami, Florida, which said amendment was adopted by a vote of ninety-two per cent. (92%) of all of the stockholders of said First Trust & Savings Bank, at a meeting held and called for that purpose, and called and notified as provided for by law.

The proposed amendment is shown by the following resolution adopted at said meeting by ninety-two per cent. (92%) of the stockholders:

" BE IT RESOLVED by the stockholders of the First Trust & Savings Bank, of Miami, Florida, that, with the approval of the Comptroller of the State of Florida, the capital stock of First Trust & Savings Bank be reduced from a capital of \$300,000.00 to a capital of \$100,000.00 with a surplus of \$50,000.00 and that the Charter of the bank be amended so as to show that the amount of the capital of said corporation shall be \$100,000.00 with a surplus of \$50,000.00, said capital to be divided into 1000 shares of the par value of \$100.00 each and that when said capital stock is reduced that the certificates of stock now outstanding be called in and new certificates be issued in lieu of said old certificates in proportion to the amount of stock now held by each stockholder, such new certificates

to be issued upon the said reduced capital
and that each stockholder be allowed and
requested to surrender his present stock
and receive in exchange therefor new stock
in proportion as the amount of new stock
bears to the old amount of the present
capital stock."

IN WITNESS WHEREOF the said First Trust & Savings
Bank, by one of its Vice-Presidents, hereto attaches its
signature and its common seal this 10th day of April,
1931.

FIRST TRUST & SAVINGS BANK

ATTEST:

By

J. J. Roke
Vice-President.

Clifford H. P.
Secretary.

(Corporate Seal)

Tallahassee April 13/31

*The amendment of the Charter of First
Trust & Savings Bank of Miami Fla
as proposed above by reduction of
the capital stock is hereby approved*

*Emmet Arnold,
Comptroller*

No. 8510-f

First Trust &
Savings Bank

SPECIAL FILE

Amendment to
Certificate

and

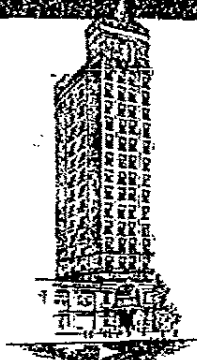
PROOF OF PUBLICATION.

Filed in Office Secretary of State
of the State of Florida, this 23rd
day of January A.D. 1933

R. A. Gray
Secretary of State

H. T.

Recorded In Book	<u>181</u>
Pages	<u>478-479</u>
Date	<u>2-9-33</u>
SECRETARY OF STATE	



FIRST TRUST & SAVINGS BANK

MIAMI, FLORIDA

LEGAL DEPARTMENT
A. J. ROSE, GENERAL COUNSEL

February 7, 1933.

Hon. R. A. Gray,
Secretary of State,
Tallahassee, Florida.

My dear Mr. Gray:

Re: Amendment to Charter of
First Trust & Savings Bank.

Thank you for your letter of January 31st with reference to the proposed amendment to the Charter of FIRST TRUST & SAVINGS BANK.

I prepared and herewith enclose certificate of myself, as Vice President of the bank, showing the date on which the meeting of the stockholders was held and that the amendment in question was adopted by unanimous vote of all the stock outstanding by the corporation.

Thank you for your suggestion that the published notice of the amendment should embrace all the language in the typewritten sheet executed by myself as Vice-President. This has been done and I am herewith enclosing proof of publication.

The only change made was the change in the annual meeting of the stockholders. The typewritten sheet mentions other things but these other things are not changes at all. It is merely an amendment of Article V whereby the date of the annual meeting is changed. The remainder of the Article is in substantially the same language as the Article was previous to its amendment.

Thanking you for your kind suggestion, I am

Yours very truly,

A. J. Rose
General Counsel.

AJR/mbb
Enclosures.

whereby, approved and adopted by a unanimous vote of all the stockholders present in person or by proxy and that the proper officers take the necessary legal proceedings to have the charter


~~~~~

LOWRICE davis  
6-1933

Notary Public State of Florida.

My Commission expires June 1, 1964.

By A. T. BROWN, Vice-President  
(Corporate Mail)

January 31st, 1933

Mr. A. J. Rose, General Counsel  
First Trust & Savings Bank  
Miami, Florida.

My dear Mr. Rose:

I am writing you with reference to proposed amendment to the charter of FIRST TRUST & SAVINGS BANK. I did not read this amendment carefully when I acknowledged receipt of same on the 25th instant. I am not in a position to issue Letters Patent covering this amendment without having before me a certificate from the President or Vice-President of this Bank showing the date on which a meeting of the stockholders was held, and that the amendment in question was adopted by three fourths of all the stock outstanding by the corporation.

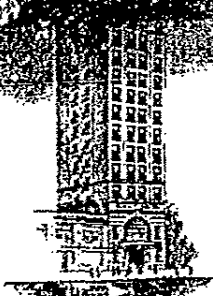
This information has to be incorporated in the Letters Patent that I am required to prepare and present to the Governor for his signature. I also am of the opinion that the published notice of the amendment shall embrace all the language in the type-written sheet executed by yourself as Vice-President. The Proof of Publication merely recites a change in the annual meeting of the stockholders of this institution. The type-written sheet mentions some other changes. If you will furnish me the information first mentioned in this letter I will go ahead and issue Letters Patent, but I feel, in justice to your institution, that the publication should cover in full all the detailed information.

I await your advice in the matter.

Cordially yours,

Secretary of State.

and thereby, approved and adopted by a unanimous vote of all the stockholders present in person or by proxy and that the proper officers take the necessary legal proceedings to have the charter



# FIRST TRUST & SAVINGS BANK

MIAMI, FLORIDA

LEGAL DEPARTMENT  
A. J. ROSE, GENERAL COUNSEL

January 28, 1933.

Hon. R. A. Gray,  
Secretary of State,  
Tallahassee, Florida.

My dear Mr. Gray:

I am now enclosing herewith proof of publication of amendment to Charter of FIRST TRUST & SAVINGS BANK showing it's publication as required by law, and I shall be glad to receive from you Letters Patent as soon as signed by the Governor.

Certificate of the proposed Amendment, with proof of publication for four weeks, was sent to you January 23rd and acknowledged by you on January 25, 1933.

Yours very truly,

General Counsel.

AJR/mmb  
Enc.

P.S. Any fees due will be remitted on receipt of bill.

|             |       |
|-------------|-------|
| TAX         |       |
| FILING      | 20.00 |
| AGENT FEE   |       |
| COPY        |       |
| TOTAL       | 20.00 |
| IN BANK     |       |
| BALANCE DUE |       |
| REFUND      |       |

*Sent bill*

(3)

was thereby approved and adopted by a unanimous vote of all the stockholders present in person or by proxy and that the proper officers take the necessary legal proceedings to have the charter

STATE OF FLORIDA,  
COUNTY OF DADE, }

Personally appeared before me the undersigned authority, U. A. (X) (U), to be well known, who having duly sworn, deposes and says that he is the Business Manager of the Daily Record Publishing Co., publisher of MIAMI REVIEW and DAILY RECORD, a newspaper of General Circulation, published at Miami, Dade County, Florida. Affiant further says that the above named newspaper has been continuously published daily, except Sunday, in Dade County, Florida, for more than one year immediately preceding the first publication of said Legal Notice or Advertisement and was during all of such time and now verticement and was during all of such time and now in entered as second class mail matter in the United States Post Office in Miami, Dade County, Florida, and that the Legal Notice or Advertisement, a true copy of which is hereto attached, was published in the said Miami Review and Daily Record on the following days:

Jan 22-1933

Sworn to and subscribed before me this 27

day of January 1933 A.D.

*Paul Spencer*  
Notary Public State of Florida.

My Commission expires June 12, 1934.

Notary is hereby given of the foregoing to certify to the County of the State of Florida, for the purpose of the foregoing, that the said newspaper, MIAMI REVIEW and DAILY RECORD, is a newspaper of General Circulation, published at Miami, Dade County, Florida, for more than one year immediately preceding the first publication of said Legal Notice or Advertisement and was during all of such time and now verticement and was during all of such time and now in entered as second class mail matter in the United States Post Office in Miami, Dade County, Florida, and that the Legal Notice or Advertisement, a true copy of which is hereto attached, was published in the said Miami Review and Daily Record on the following days:

Jan 22-1933

whereby, approved and adopted by a unanimous vote of all the stockholders present in person or by proxy and that the proper officers take the necessary legal proceedings to have the charter



STATE OF FLORIDA  
COMPTROLLER'S OFFICE  
TALLAHASSEE

January 27th, 1933

Hon. R. A. Gray  
Secretary of State  
The Capitol

Dear Mr. Gray:

I have your letter of the 25th enclosing Certificate from the First Trust and Savings Bank of Miami, regarding the amendment of Article 5 of their charter touching on the number of Officials and employees and the time for holding the annual meeting of the Stockholders.

This amendment to their charter has my approval, which has been noted thereon and is returned herewith for your files.

Cordially yours,

*J. M. Lee*  
COMPTROLLER.

E  
C  
W  
/  
C

CC to:

Mr. A. J. Rose, General Counsel  
First Trust & Savings Bank  
Miami, Florida

was thereby, approved and adopted by a unanimous vote of all stockholders present in person or by proxy and that the proper officers take the necessary legal proceedings to have the charter

January 25th, 1933

Mr. A. J. Rose, General Counsel  
First Trust & Savings Bank  
Miami, Florida

My dear Mr. Rose:

I beg to acknowledge receipt of  
certificate of amendment to charter of FIRST  
TRUST & SAVINGS BANK.

I am transmitting this amendment  
to the State Comptroller for his approval.  
After it has been approved, and on receipt  
of proof of publication, I shall issue Letters  
Patent as provided, and transmit same to the  
Governor for his signature.

Assuring you of my pleasure in being  
of service, I am

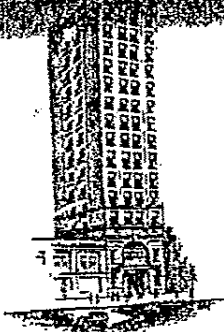
Cordially yours,

MRT/d

Secretary of State.

... and the same  
was thereby, approved and adopted by a unanimous vote of all the  
stockholders present in person or by proxy and that the proper  
officers take the necessary legal proceedings to have the charter





# FIRST TRUST & SAVINGS BANK

MIAMI, FLORIDA

LEGAL DEPARTMENT  
A. J. ROSE, GENERAL COUNSEL

SECRETARY OF STATE  
January 25, 1933.

Hon. P. A. Gray,  
Secretary of State,  
Tallahassee, Florida.

JAN 25 1933

My dear Mr. Gray:

I am enclosing herewith Certificate of this bank of proposed amendment duly adopted by the bank whereby the Annual Meeting of the bank is changed to the second Thursday of each year so that it will comply with the statutes of the state.

I also enclose proof of publication showing publication of the notice for four weeks, from November 7th to November 28th.

Notice of the intention to apply to the Governor for Letters Patent amending this Article V will be published promptly for, as I understand it, the enclosed Certificate and proof of publication must be in your office during the publication of notice of intention to apply for Letters Patent amending this Article.

Yours very truly,

*A. J. Rose*  
General Counsel.

AJR/mmb  
Enclosure.

8510  
\$100.00  
-18-18  
11

was thereby, approved and adopted by a unanimous vote of all the stockholders present in person or by proxy and that the proper officers take the necessary legal proceedings to have the charter

I, A. J. Rose, Vice-President of FIRST TRUST & SAVINGS BANK, of Miami, Florida, do hereby certify that at the Stockholders' Meeting held Thursday, January 11, 1957, at 3 o'clock P.M., there were present in person and by proxy one thousand (1,000) shares of the capital stock of said Trust Company, which constituted all of its capital stock and that there was submitted to said meeting a recommendation that Article V of the Charter of FIRST TRUST & SAVINGS BANK, as amended January 8, 1931, whereby the annual meeting of stockholders of said bank shall be changed by said amendment to the second Thursday of January in each and every year, said amendment to read as follows:

"V. The business and affairs of this company shall be managed and conducted by a board of not less than five nor more than fifteen directors who shall be elected annually by the stockholders of this company at their annual meeting, to be held at the place of business of this company in the City of Miami, in the County of Dade, and the State of Florida, on the second Thursday of January of each and every year; and a President, and one or more Vice-Presidents, shall be elected by the Board of Directors, at the same place, on the same day, and immediately after the said Board of Directors shall be elected by the stockholders, and the Board of Directors may appoint a Secretary, Treasurer, Cashier, and such other officers and employees as may be necessary, provided that the offices of Secretary and Treasurer and Cashier may be combined in one and the same person."

and that thereupon, upon motion duly made and seconded, it was resolved that the foregoing proposed amendment be, and the same was thereby, approved and adopted by a unanimous vote of all the stockholders present in person or by proxy and that the proper officers take the necessary legal proceedings to have the charter

amended in pursuance thereof.

DATED at Miami, Florida, this 13th day of January,  
A.D. 1933.

FIRST TRUST & SAVINGS BANK

By: J. J. Rose

Vice-President.

(Corporate Seal)

CERTIFICATE

It is hereby certified, under the common seal of First Trust & Savings Bank, of Miami, Florida, that a proposed alteration of Article V of the Charter of First Trust & Savings Bank, as amended January 6, 1931, has been duly adopted by said First Trust & Savings Bank, said amendment being as follows:

"V. The business and affairs of this company shall be managed and conducted by a board of not less than five nor more than fifteen directors who shall be elected annually by the stockholders of this company at their annual meeting, to be held at the place of business of this company in the City of Miami, in the County of Dade, and the State of Florida, on the second Thursday of January of each and every year; and a President, and one or more Vice-Presidents, shall be elected by the Board of Directors, at the same place, on the same day, and immediately after the said Board of Directors shall be elected by the stockholders, and the Board of Directors may appoint a Secretary, Treasurer, Cashier, and such other officers and employees as may be necessary, provided that the offices of Secretary and Treasurer and Cashier may be combined in one and the same person."

and that proof of publication of one week's notice of the intention to apply to the Governor therefor is hereto attached and made a part of this certificate.

IN WITNESS WHEREOF the First Trust & Savings Bank, by its President, attested by its secretary, has executed this instrument at Miami, Florida, this 23<sup>rd</sup> day of January, 1933.

FIRST TRUST & SAVINGS BANK

By

G. J. Rose  
Vice President.

Attest:

[Signature]  
Assistant Secretary.

*Jan 28-1933*  
*The herein proposed charter amendment is hereby approved & in full compliance*

NOTICE is hereby given that a meeting of the stockholders of the First Trust & Savings Bank, of Miami, Florida, will be held at its banking house in Miami, Florida, on the 15th day of January, 1932, at 2:00 o'clock P.M. for the purpose of transacting business as aforesaid. The undersigned, Charles F. First Trust & Savings Bank, is authorized by the Board of Directors of said bank to publish this notice of the meeting of said bank shall be deemed to be the act and deed of the bank, and the undersigned shall be deemed to be the agent of the bank for the purpose of publishing this notice.

Dated at Miami, Florida, this 15th day of December, 1931.

CHARLES F. FIRST TRUST & SAVINGS BANK  
By CHARLES F. FIRST, President.

STATE OF FLORIDA, }  
COUNTY OF DADE, }

Personally appeared before me the undersigned authority, U. A. (1931), to me well known, who being duly sworn, deposes and says that he is the Business Manager of the Daily Record Publishing Co., publishers of MIAMI REVIEW and DAILY RECORD, a newspaper of General Circulation, published at Miami, Dade County, Florida. Applicant further says that the above named newspaper has been continuously published daily, except Sunday, in Dade County, Florida, for more than one year immediately preceding the first publication of said Legal Notice or Advertisement and was during all of such time and now is entered as second class mail matter in the United States Post Office in Miami, Dade County, Florida, and that the Legal Notice or Advertisement, a true copy of which is hereto attached, was published in the said Miami Review and Daily Record on the following days:

January 2, 4, 11, 18, 1932  
J. P. Coats

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_ 1932 A.D.  
Paul E. Coats  
Notary Public State of Florida.

My Commission expires June 12, 1934.

No. 8510-h

FIRST TRUST COMPANY

Special File

Amendment to Charter.

FILED IN SPENDINGARY  
OF THE STATE OF

Feb. 4 1943

COMMISSIONER OF STATE

Attest.

184  
300-302

Feb. 22, 1943

SECRETARY OF STATE

151

February 22nd  
19 43

Honorable Alec Baker, Vice-President  
First Trust Company  
Miami, Florida

Dear Mr. Baker:

I enclose herewith Letters  
Patent Amending the Charter of the FIRST  
TRUST COMPANY together with receipt for  
\$20.00 showing the payment of the filing  
fee.

With kindest regards. I am  
Cordially yours,

Secretary of State.

T/T  
Enc/

(Corporate Seal)

By   
Vice President

ATTEST:

  
Secretary

The Amendment to Article 5 and the addition to Article 2 of the Charter  
of First Trust Co., Miami, Florida as recited above are hereby approved.  
February 22nd 1943



# FIRST TRUST COMPANY

ESTABLISHED 1907

EDWARD C. ROMEN  
PRESIDENT

MIAMI, FLORIDA

February 20, 1943

Hon. E. A. Gray  
Secretary of State  
Tallahassee, Florida

Dear Mr. Gray:

Under date of February 2, we forwarded to the Office of Hon. J. M. Lee, Comptroller, Certificate of Adoption of Amendment to Charter of First Trust Company, and have received advice from that office that the Amendment has been approved and has been filed in your office.

We now enclose, as required by Section 611.26 Florida Statutes, Publisher's Affidavit of Publication showing the advertisement of notice by the bank of its intention to apply for the desired amendment. Please note that the advertisement provides for application on or after the 22nd day of February, 1943.

We enclose check to your order in the amount of \$20.00, covering your charges for the issuance of Letters Patent and will appreciate it if you will see that they are issued on or after the 22nd, signed by the Governor and transmitted to us.

With sincere personal regards,

Very truly yours,

Alec B. Baker  
Vice President

|               |       |
|---------------|-------|
| E. TAX        |       |
| FILED         | 20.00 |
| W. AGENTY FEE |       |
| LAB/GR        |       |
| ENCLOS        | 20.00 |
| TOTAL         | 20.00 |
| B. BAKER      |       |
| B. BAKER      |       |
| B. BAKER      |       |

(Corporate Seal)

ATTEST:

B. Patterson Proxm  
Secretary

By [Signature]  
Vice President

The Amendment to Article 5 and the addition to Article 2 of the Charter of First Trust Co., Miami, Florida as recited above are hereby approved.  
February 4th, 1943.

MIAMI REVIEW AND DAILY RECORD  
Published daily, except Sunday  
Miami Dade County, Florida

STATE OF FLORIDA  
COUNTY OF DADE.

Beats the undersigned authority, personally appeared W. J. Lee, who on oath says that he is the business manager of the Miami Review and Daily Record a daily (except Sundays) newspaper published at Miami in Dade County, Florida that the attached copy of articles must be kept a Legal Advertisement as set forth in the matter of

W. J. Lee, et al.

to the undersigned authority, who on oath says that he is the business manager of the Miami Review and Daily Record a daily (except Sundays) newspaper published at Miami in Dade County, Florida that the attached copy of articles must be kept a Legal Advertisement as set forth in the matter of

W. J. Lee, et al.

Affiant further says that the said Miami Review and Daily Record is a newspaper published at Miami in said Dade County, Florida, and that the said newspaper has heretofore been continuously published in said Dade County, Florida each day (except Sunday), and has been entered as second class mail matter at the post office in Miami in said Dade County, Florida for a period of one year next preceding the first publication of the attached copy of advertisement, and affiant further says that he has neither paid nor procured any person, firm or corporation to demand rebate, commission or reward for the purpose of securing this advertisement for publication in the said newspaper.

W. J. Lee  
Signed to and subscribed before me this

12th day of February, A.D. 1920

Notary Public State of Florida at Large  
(SEAL)

My Commission expires June 12, 1911

NOTICE OF INTENTION TO APPLY  
FOR ATTACHMENT OR REPLEVY  
TO WHOM IT MAY CONCERN

That the undersigned authority, who on oath says that he is the business manager of the Miami Review and Daily Record a daily (except Sundays) newspaper published at Miami in Dade County, Florida that the attached copy of articles must be kept a Legal Advertisement as set forth in the matter of

W. J. Lee, et al.

The undersigned authority, who on oath says that he is the business manager of the Miami Review and Daily Record a daily (except Sundays) newspaper published at Miami in Dade County, Florida that the attached copy of articles must be kept a Legal Advertisement as set forth in the matter of

(Corporate Seal)

ATTEST:

Secretary

The Amendment to Article 7 and the addition to Article 2 of the Charter of First Trust Co., Miami, Florida as recited above is hereby approved

L. M. Lee

CERTIFICATE OF ADOPTION OF AMENDMENT TO CHARTER

FIRST TRUST COMPANY, a corporation duly organized and existing under and by virtue of the laws of the State of Florida, by its undersigned officers thereunto duly authorized, does hereby certify that at a regular annual meeting of the stockholders of First Trust Company held on the 15th Floor of First Trust Building, Miami, Florida, on the 14th day of January, 1943, at eleven o'clock A. M., the following proposed alteration or amendment of Article 5 of its Charter was adopted by an affirmative vote of more than three-fourths of its stockholders present at said meeting and voting in person or by proxy:

"The annual meeting of stockholders of this corporation shall be held in the Directors' Room of First Trust Company in Miami, Florida, on the third Thursday in January in each and every year; and likewise the annual organization meeting of the directors shall be held on the same date immediately following the meeting of the stockholders",  
and



RECEIVED IN STATE  
JAN 17 1943

said trust company by its said duly authorized officers does hereby further certify that at the annual meeting of stockholders aforesaid the following proposed new paragraph as an addition to article 2 of the Charter of the Association was adopted by an affirmative vote of more than three-fourths of its stockholders present at said meeting and voting in person or by proxy:

"Any person may be indemnified or reimbursed by the Association for reasonable expenses actually incurred by him in connection with any action, suit, or proceeding to which he is made a party by reason of his being or having been a director, officer, or employee of the Association: Provided, however, that no person shall be so indemnified or reimbursed in relation to any action, suit, or proceeding in which he shall finally be adjudged to have been negligent in the performance of his duties or to have committed an act or failed to perform a duty for which there is a common-law or a statutory liability: And provided further, that no person shall be so indemnified or reimbursed in relation to any action, suit, or proceeding which has been made the subject of a compromise settlement, except with the approval of the holders of record of a majority of the outstanding shares of this Association. The foregoing right of indemnification or reimbursement shall not be exclusive of other rights to which such person may be entitled as a matter of law".

FIRST TRUST COMPANY

By [Signature]  
Vice President

(Corporate Seal)

ATTEST:

[Signature] Thom  
Secretary

The Amendment to Article 5 and the addition to Article 2 of the Charter of First Trust Co., Miami, Florida as recited above are hereby approved.  
February 4th, 1943.

[Signature]  
State Comptroller

NO. 5510-2

FIRST TRUST & SAVINGS BANK

Changing name to

"FIRST TRUST COMPANY"

SPECIAL FILE

Filed in Office Secretary of State  
of the State of Florida, this 24<sup>th</sup>  
day of Jan. A.D. 1934

R. A. Gray  
Secretary of State

Recorded in Book 183

Page 140

Date Jan. 24, 1934

SECRETARY OF STATE

112  
140

502 First Trust Building,  
Miami, Florida,  
January 26, 1934

Honorable H. A. Gray,  
Secretary of State,  
Tallahassee, Florida

Re: Amendment of charter and change  
of name of First Trust & Savings  
Bank to First Trust Company

Dear Mr. Gray:

Pursuant to our letter to you of January 20,  
we now enclose herewith proof of publication exe-  
cuted and acknowledged in behalf of The Miami  
Herald Publishing Company relative to insertion  
in that publication of notice of amendment to  
charter and change of name of First Trust & Sav-  
ings Bank to First Trust Company under date of  
January 23, 1934.

Will you kindly acknowledge receipt hereof on the  
enclosed duplicate of this letter and return same  
for our files.

Very truly yours,

WWZ/I.  
Enc/

*W. W. Zinsmaster*  
W. W. Zinsmaster

COUNTY OF DADE, FLA. SS

BEFORE ME, the undersigned authority, appeared CALVIN OAK  
and A. J. ROSE, known to me to be the President and Secre-  
tary, respectively of First Trust & Savings Bank, a Florida  
corporation, and who executed the foregoing certificate for  
the purpose therein expressed.

IN WITNESS WHEREOF, I have hereunto affixed my hand and  
official seal this 20th day of January, 1934.

THE FOREGOING change in name is hereby  
approved this twenty-fourth day of  
January, A. D., Nineteen-thirty-four.

*Helma E. Pile*  
Notary Public, State of Florida  
at large.

My commission expires: 10-10-34

...of the State of Florida, published by  
The Miami Herald, a newspaper of general circulation,  
printed and published in the City of Miami, County of  
Dade and the State of Florida, do solemnly swear that an  
advertisement or notice, a true copy of which is hereto  
affixed, was published in said newspaper on  
JAN 24 1934

...I further state upon my oath that the said The Miami  
Herald is a newspaper, which, at the time of such publi-  
cation, as above set out, had been continuously published at  
least once a week and had been entered as second-class  
mail matter at the postoffice in the City of Miami, County  
of Dade, and the State of Florida, for a period of one year  
next preceding the first insertion of such publication, as  
hereinbefore set out.

Will you kindly acknowledge receipt hereof on the  
enclosed duplicate of this letter and return same  
for our files.

Very truly yours, *W. W. Zinsmaster*  
W. W. Zinsmaster *Will be Mailed  
on 31st.*

Received the above described proof of  
publication this 24th day of January,  
1934.

*Re May*  
*Rec'd State*

STATE OF FLORIDA }  
COUNTY OF DADE } 38

BEFORE ME, the undersigned authority, appeared CALVIN OAK  
and A. J. ROSE, known to me to be the President and Secre-  
tary, respectively of First Trust & Savings Bank, a Florida  
corporation, and who executed the foregoing certificate for  
the purpose therein expressed.

IN WITNESS WHEREOF, I have hereunto affixed my hand and  
official seal this 20th day of January, 1934.

*Helma E. Pile*  
Notary Public, State of Florida  
at large.  
My commission expires: 10-10-34

THE FOREGOING change in name is hereby  
approved this twenty-fourth day of  
January, A. D., Nineteen-thirty-four.

*J. M. Keen*  
Comptroller, State of Florida.

502 First Trust Building,  
Miami, Florida,  
January 26, 1934

Honorable R. A. Gray,  
Secretary of State,  
Tallahassee, Florida

Re: Amendment of charter and change  
of name of First Trust & Savings  
Bank to First Trust Company

Dear Mr. Gray:

Pursuant to our letter to you of January 20,  
we now enclose herewith proof of publication exe-  
cuted and acknowledged in behalf of The Miami  
Herald Publishing Company relative to insertion  
in that publication of notice of amendment to  
charter and change of name of First Trust & Sav-  
ings Bank to First Trust Company under date of  
January 20, 1934.

Will you kindly acknowledge receipt hereof on the  
enclosed duplicate of this letter and return same  
for our files.

Very truly yours,

WVZ/l.  
Enc/

W. W. Zinsmaster

*Letter Patent*

*Will be mailed  
on 3/1/34*

Received the above described proof of  
publication this 27th day of January,  
1934.

*R. A. Gray*

*Secy of State*

STATE OF FLORIDA  
COUNTY OF DADE } 38

BEFORE ME, the undersigned authority, appeared CALVIN OAK  
and A. J. ROSE, known to me to be the President and Secre-  
tary, respectively of First Trust & Savings Bank, a Florida  
corporation, and who executed the foregoing certificate for  
the purpose therein expressed.

IN WITNESS WHEREOF, I have hereunto affixed my hand and  
official seal this 20th day of January, 1934.

*Helma C. Pile*  
Notary Public, State of Florida  
at large.  
My commission expires: 10-10-34

THE FOREGOING change in name is hereby  
approved this twenty-fourth day of  
January A. D. Nineteen-thirty-four.

*J. M. Lee*  
Comptroller, State of Florida.



TAX  
 FILING  
 R. AGENT FEE  
 COPY  
 TOTAL  
 N BANK  
 BALANCE DUE

TALLAHASSEE  
 JAN 24 1934

APPLICATION TO THE GOVERNOR OF THE STATE OF  
 FLORIDA FOR THE AMENDMENT OF THE ARTICLES  
 OF INCORPORATION OF FIRST TRUST & SAVINGS  
 BANK, MIAMI, FLORIDA

We, the undersigned, Calvin Oak and A. J. Rose, as Presi-  
 dent and Secretary, respectively, of First Trust & Savings  
 Bank, a Florida corporation, hereby certify that, at the  
 annual meeting of stockholders of said corporation held,  
 pursuant to article five of the articles of incorporation  
 and the laws of the state of Florida, on Thursday, January  
 11, 1934, at which stockholders were present or represented,  
 owning an aggregate in excess of three-fourths (3/4s) of the  
 capital stock, issued and outstanding, a resolution was  
 unanimously adopted authorizing the amendment of article  
 one of the articles of incorporation of said First Trust &  
 Savings Bank to read as follows:

"The name of the corporation shall be  
 FIRST TRUST COMPANY and its place of  
 business shall be in the city of Miami,  
 county of Dade and state of Florida"

SEAL

FIRST TRUST & SAVINGS BANK

ATTEST:

By Calvin Oak  
 President

A. J. Rose  
 Secretary

STATE OF FLORIDA )  
 COUNTY OF DADE ) SS

BEFORE ME, the undersigned authority, appeared CALVIN OAK  
 and A. J. ROSE, known to me to be the President and Secre-  
 tary, respectively of First Trust & Savings Bank, a Florida  
 corporation, and who executed the foregoing certificate for  
 the purpose therein expressed.

IN WITNESS WHEREOF, I have hereunto affixed my hand and  
 official seal this 20th day of January, 1934.

THE FOREGOING change in name is hereby  
 approved this twenty-fourth day of  
 January, A. D., Nineteen-thirty-four.

Helma E. Price  
 Notary Public, State of Florida  
 at large.  
 My commission expires: 10-10-34

J. M. Keen  
 Comptroller, State of Florida.

No. 8510 - G

FIRST TRUST COMPANY

Principal place of business. MIAMI

Capital stock, \$ 75,000.00

Book 38

Page 360

Filed 2-7-18

Letters Pat. iss'd. 3-18-18

Affidavit of Treasurer filed

- (a) Cap. inc. to \$100,000.00 filed 8-24-20
- (b) Amend. filed 4-12-22 L.P. issued 5-12-22
- (c) Cap. stock inc. to \$300,000.00 filed 5-15-26
- (d) Amend. to charter filed 1-24-31
- (e) Amend. reducing cap. stock to \$100,000. filed 4-22-31
- (f) Amendment to charter filed 2-9-33
- (g) Amend. author. present name filed 1-24-34
- (h) Amendment to Charter. L. P. Issued February 22, 1943  
Filed February 4, 1943

CAD