

F12000001549

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐ PICK-UP ☐ WAIT ☐ MAIL

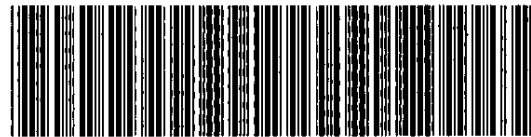
(Business Entity Name)

(Document Number)

Certified Copies _____ Certificates of Status _____

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04/16/12--01039--003 **70.00

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TALLAHASSEE, FLORIDA



HIQ Corporate Services, Inc.

715 St. Paul Street • Baltimore, Maryland 21202 • Phone: 800.564.5300 • Fax: 866.752.2808
www.hiqagents.com

VIA FEDERAL EXPRESS

April 10, 2012

Florida Department of State - Division of Corporations
Attn: Diane Cushing
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

RE: CFG Community Bank
Application for Authority

Dear Ms. Cushing:

Per your conversation with Jim Strott in my office, enclosed please find one a letter of approval from the Florida OFR and one application for authority along with cover letter and good standing certificate for filing on behalf of the above company. A check in the amount of \$70.00 made payable to the Secretary of State's office in payment of the filing fee is also enclosed.

Kindly file the following at your earliest convenience and return the evidence of filing to us via fax and by FedEx using the enclosed return **airbill** or billing our account 138244512. Please call immediately should there be any problem relating to our request.

Please do not hesitate to contact me should you have any questions. Thank you!!

Very truly yours,

HIQ CORPORATE SERVICES, INC.

Kelli Flannery

Enclosures
KCF/lw

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TALLAHASSEE, FLORIDA

COVER LETTER

TO: New Filing Section
Division of Corporations

SUBJECT: CFG Community Bank
Name of corporation - must include suffix

Dear Sir or Madam:

The enclosed "Application by Foreign Corporation for Authorization to Transact Business in Florida," "Certificate of Existence," or "Certificate of Good Standing" and check are submitted to register the above referenced foreign corporation to transact business in Florida.

Please return all correspondence concerning this matter to the following:

M. Hope

Name of Person

HIQ Companies

Firm/Company

715 ST. Paul StreetT

Address

Baltimore, MD 21202

City/State and Zip code

agents@hiq-agents.com ✓

E-mail address: (to be used for future annual report notification)

For further information concerning this matter, please call:

Kelli Flannery

Name of Person

at (800) 564-5300

Area Code & Daytime Telephone Number

STREET/COURIER ADDRESS:

New Filing Section
Division of Corporations
Clifton Building
2661 Executive Center Circle
Tallahassee, FL 32301

MAILING ADDRESS:

New Filing Section
Division of Corporations
P.O. Box 6327
Tallahassee, FL 32314

Enclosed is a check for the following amount:

- ☒ \$70.00 Filing Fee ☐ \$78.75 Filing Fee & Certificate of Status ☐ \$78.75 Filing Fee & Certified Copy ☐ \$87.50 Filing Fee, Certificate of Status & Certified Copy

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TALLAHASSEE, FLORIDA



STREET ADDRESS: 101 East Gaines Street, Suite 636 • PHONE (850) 410-9800 • FAX (850) 410-9548
MAILING ADDRESS: Division of Financial Institutions, 200 East Gaines Street, Tallahassee, FL 32399-0371
Visit us on the web: WWW.ITSYOURMONEYFLORIDA.COM • 850-487-9687

LINDA B. CHARITY
INTERIM COMMISSIONER

April 5, 2012

Ms. Ellen Fish, EVP
CFG Community Bank
1422 Clarkview Road
Baltimore, MD 21209

Re: CFG Community Bank

Dear Ms. Fish:

Reference is made to your recent e-mail requesting approval of the above-referenced name which is a state chartered commercial bank located in Baltimore, Maryland.

As Section 655.922, Florida Statutes, exempts a financial institution, holding company or its subsidiaries from the prohibition of using the word "bank," "banco," "banque," "banker," "banking," "trust company," "savings and loan association," "savings bank," or "credit union," or words of similar import, in any context or in any manner in its corporate name. The Office will not object to the use of the above name being registered to transact business in the state of Florida. This does not authorize the institution to engage in banking or insurance business in the state of Florida. Proper regulatory approvals will be required.

Sincerely,

Linda B. Charity
Director

LBC:bk

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

FINANCIAL SERVICES COMMISSION

RICK SCOTT
GOVERNOR

PAM BONDI
ATTORNEY
GENERAL

JEFF ATWATER
CHIEF FINANCIAL
OFFICER

ADAM PUTNAM
COMMISSIONER OF
AGRICULTURE

**APPLICATION BY FOREIGN CORPORATION FOR AUTHORIZATION TO TRANSACT
BUSINESS IN FLORIDA**

*IN COMPLIANCE WITH SECTION 607.1503, FLORIDA STATUTES, THE FOLLOWING IS SUBMITTED TO
REGISTER A FOREIGN CORPORATION TO TRANSACT BUSINESS IN THE STATE OF FLORIDA.*

1. CFG Community Bank
(Enter name of corporation; must include "INCORPORATED," "COMPANY," "CORPORATION,"
"Inc.," "Co.," "Corp.," "Inc.," "Co.," or "Corp.")

(If name unavailable in Florida, enter alternate corporate name adopted for the purpose of transacting business in Florida)

2. Maryland 3. 52-1948980
(State or country under the law of which it is incorporated) (FEI number, if applicable)

4. 09/17/1999 5. Perpetual
(Date of incorporation) (Duration: Year corp. will cease to exist or "perpetual")

6. Upon Filing
(Date first transacted business in Florida, if prior to registration)
(SEE SECTIONS 607.1501 & 607.1502, F.S., to determine penalty liability)

7. 1422 Clarkview Road Baltimore, MD 21209
(Principal office address)

1422 Clarkview Road Baltimore, MD 21209
(Current mailing address)

8. Commercial lending, leasing, internet banking and providing fiduciary services to the public.
(Purpose(s) of corporation authorized in home state or country to be carried out in state of Florida)

9. Name and street address of Florida registered agent: (P.O. Box NOT acceptable)

Name: HIQ Corporate Services, Inc.

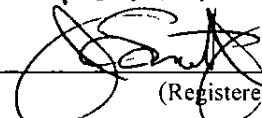
Office Address: 1574 Village Square Blvd, Suite 100
Tallahassee, Florida 32309
(City) (Zip code)

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TALLAHASSEE, FLORIDA

10. Registered agent's acceptance:

Having been named as registered agent and to accept service of process for the above stated corporation at the place designated in this application, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relative to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

HIQ CORPORATE SERVICES, INC.

 JAMES C. STRATT, PRES.
(Registered agent's signature)

11. Attached is a certificate of existence duly authenticated, not more than 90 days prior to delivery of this application to the Department of State, by the Secretary of State or other official having custody of corporate records in the jurisdiction under the law of which it is incorporated.

12. Names and business addresses of officers and/or directors:

A. DIRECTORS

Chairman: John W. Dwyer

Address: 1422 Clarkview Road Baltimore, MD 21209

Vice Chairman: Deborah A. Spangenberg

Address: 1422 Clarkview Road Baltimore, MD 21209

Director: Daniel S. Baird

Address: 1422 Clarkview Road Baltimore, MD 21209

Director: O. James Talbot, II

Address: 1422 Clarkview Road Baltimore, MD 21209

B. OFFICERS

President: Daniel E. McKew

Address: 1422 Clarkview Road Baltimore, MD 21209

Vice President: Patricia S. Ceryes, EVP/COO

Address: 1422 Clarkview Road Baltimore, MD 21209

Secretary: Deborah A. Spangenberg

Address: 1422 Clarkview Road Baltimore, MD 21209

Treasurer: See Attached Addendum

Address: _____

NOTE: If necessary, you may attach an addendum to the application listing additional officers and/or directors.

13. Ellen R. Fish

Signature of Director or Officer

The officer or director signing this document (and who is listed in number 12 above) affirms that the facts stated herein are true and that he or she is aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S.

14. Ellen Fish, EVP/CLO

(Typed or printed name and capacity of person signing application)

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TALLAHASSEE, FLORIDA

CFG COMMUNITY BANK



CFG Community Bank

Officers and Directors

Directors

John W. Dwyer, Chairman	1422 Clarkview Road, Baltimore, MD 21209
Deborah A. Spangenberg, Vice Chairman	1422 Clarkview Road, Baltimore, MD 21209
Daniel S. Baird	1422 Clarkview Road, Baltimore, MD 21209
O. James Talbot, II	1422 Clarkview Road, Baltimore, MD 21209
J. William Middleton	1422 Clarkview Road, Baltimore, MD 21209
George D. Riedel	1422 Clarkview Road, Baltimore, MD 21209
Bruce A. Yarwood	1422 Clarkview Road, Baltimore, MD 21209

Officers

Gary Rever, CEO	1422 Clarkview Road, Baltimore, MD 21209
Daniel E. McKew, President	1422 Clarkview Road, Baltimore, MD 21209
Deborah A. Spangenberg, Secretary	1422 Clarkview Road, Baltimore, MD 21209
Patricia S. Ceryes, EVP/COO	1422 Clarkview Road, Baltimore, MD 21209
William C. Wiedel, Jr., EVP/CFO	1422 Clarkview Road, Baltimore, MD 21209
Sterling E. Shuman, Jr., EVP/CCO	1422 Clarkview Road, Baltimore, MD 21209
Ellen R. Fish, EVP/CLO	1422 Clarkview Road, Baltimore, MD 21209

STATE OF MARYLAND
Department of Assessments and Taxation

I, PAUL B. ANDERSON OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF THE STATE OF MARYLAND, DO HEREBY CERTIFY THAT THE DEPARTMENT, BY LAWS OF THE STATE, IS THE CUSTODIAN OF THE RECORDS OF THIS STATE RELATING TO THE FORFEITURE OR SUSPENSION OF CORPORATIONS, OR THE RIGHTS OF CORPORATIONS TO TRANSACT BUSINESS IN THIS STATE, AND THAT I AM THE PROPER OFFICER TO EXECUTE THIS CERTIFICATE.

I FURTHER CERTIFY THAT CFG COMMUNITY BANK, INCORPORATED SEPTEMBER 17, 1999, IS A CORPORATION DULY INCORPORATED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF MARYLAND AND THE CORPORATION HAS FILED ALL ANNUAL REPORTS REQUIRED, HAS NO OUTSTANDING LATE FILING PENALTIES ON THOSE REPORTS, AND HAS A RESIDENT AGENT. THEREFORE, THE CORPORATION IS AT THE TIME OF THIS CERTIFICATE IN GOOD STANDING WITH THIS DEPARTMENT AND DULY AUTHORIZED TO EXERCISE ALL THE POWERS RECITED IN ITS CHARTER OR CERTIFICATE OF INCORPORATION, AND TO TRANSACT BUSINESS IN MARYLAND.

IN WITNESS WHEREOF, I HAVE HEREUNTO SUBSCRIBED MY SIGNATURE AND AFFIXED THE SEAL OF THE STATE DEPARTMENT OF ASSESSMENTS AND TAXATION OF MARYLAND AT BALTIMORE ON THIS MARCH 15, 2012.



Paul B. Anderson
Charter Division



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TALLAHASSEE, FLORIDA

301 West Preston Street, Baltimore, Maryland 21201
Telephone Balto. Metro (410) 767-1340 / Outside Balto. Metro (888) 246-5941
MRS (Maryland Relay Service) (800) 735-2258 TT/Voice
Fax (410) 333-7097