



# Credit Plus Collection Services

*We Report to You!*

F 97000000094

October 28, 1998

AMENDMENT SECTION  
DIVISION OF CORPORATIONS  
P.O. BOX 6327  
TALLAHASSEE, FL 32314


900002678579--1  
-11/03/98-001  
\*\*\*\*\*43.75 - 44.75

RE: Change of Name and Reinstatement

Please find attached the information and checks needed to reinstate our company plus change our corporate name in the state of Florida.

Please contact me by phone at (800) 773-4503, extension 2190 or mail information to Logi Chek, 2491 Paxton Street, P.O. Box 67102, Harrisburg, PA 17106-7102, Attention: Melissa Auman.

Very truly yours,

  
Melissa Auman, Asst. Manager  
Collection Department

FILED  
98 NOV 30 PM 12:26  
TALLAHASSEE, FLORIDA

OK 11-30-98  
3775 NC  
wa8cc0025530  
Cent Corp



FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State

November 13, 1998

MELISSA AUMAN  
P.O. BOX 67533  
HARRISBURG, PA 17106-7533

SUBJECT: CREDIT BUREAU OF GREATER HARRISBURG, INC.  
Ref. Number: F97000000094

We have received your document for CREDIT BUREAU OF GREATER HARRISBURG, INC. and your check(s) totaling \$43.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

An original, duly authenticated certificate from the state of incorporation/organization evidencing the amendment, must be submitted with the application. The certificate must have been issued within the past 90 days.

Please return your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 487-6916.

Carol Mustain  
Corporate Specialist

Letter Number: 098A00054820

(Pursuant to s. 607.1504, F.S.)

**(1-3 MUST BE COMPLETED)**

1. CREDIT BUREAU OF GREATER HARRISBURG, INC.

Name of corporation as it appears on the records of the Department of State.

## 2. PENNSYLVANIA

Incorporated under laws of

3. 01/06/97

Date authorized to do business in Florida

**(4-7 COMPLETE ONLY THE APPLICABLE CHANGES)**

4. If the amendment changes the name of the corporation, when was the change effected under the laws of its jurisdiction of incorporation? December 29, 1997

5. CREDIT PLUS SOLUTIONS GROUP, INC.

Name of corporation after the amendment, adding suffix "corporation" "company" or "incorporated," or appropriate abbreviation, if not contained in new name of the corporation.

6. If the amendment changes the period of duration, indicate new period of duration.

## New Duration

7. If the amendment changes the jurisdiction of incorporation, indicate new jurisdiction.

## New Jurisdiction

See Answer

**Signature**

10/30/98

Date \_\_\_\_\_

LEE A. WEST

Typed or printed name

PRESIDENT

Title

**FILED**  
98 NOV 30 PM 12:26  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

COMMONWEALTH OF PENNSYLVANIA

DEPARTMENT OF STATE

OCTOBER 14, 1998

TO ALL WHOM THESE PRESENTS SHALL COME, GREETING:

CREDIT PLUS SOLUTIONS GROUP, INC.

I, Yvette Kane, Secretary of the Commonwealth of Pennsylvania do hereby certify that the foregoing and annexed is a true and correct photocopy of Certificate of Summary of Record and all Amendments

which appear of record in this department



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Seal of the Secretary's Office to be affixed, the day and year above written.

A handwritten signature in cursive script, appearing to read "Yvette Kane", is written over a horizontal line.

Secretary of the Commonwealth

DBOH

Microfilm Number \_\_\_\_\_

Filed with the Department of State on \_\_\_\_\_

DEC 29 1997

Entity Number \_\_\_\_\_

833 81

Secretary of the Commonwealth

# ARTICLES OF AMENDMENT-DOMESTIC BUSINESS CORPORATION

DSCB:15-1915 (Rev 90)

In compliance with the requirements of 15 Pa.C.S. § 1915 (relating to articles of amendment), the undersigned business corporation, desiring to amend its Articles, hereby states that:

1. The name of the corporation is: Credit Bureau of Greater Harrisburg
2. The (a) address of this corporation's current registered office in this Commonwealth or (b) name of its commercial registered office provider and the county of venue is (the Department is hereby authorized to correct the following information to conform to the records of the Department):  
(a) 2491 Paxton Street Harrisburg Pa 17106 Dauphin  
Number and Street City State Zip County  
(b) c/o: \_\_\_\_\_  
Name of Commercial Registered Office Provider County

For a corporation represented by a commercial registered office provider, the county in (b) shall be deemed the county in which the corporation is located for venue and official publication purposes.

3. The statute by or under which it was incorporated is: Act of April 29, 1874
4. The date of its incorporation is: May 3, 1922
5. (Check, and if appropriate complete, one of the following):  
☒ The amendment shall be effective upon filing these Articles of Amendment in the Department of State.  
\_\_\_\_\_ The amendment shall be effective on: \_\_\_\_\_ at \_\_\_\_\_  
Date Hour
6. (Check one of the following):  
\_\_\_\_\_ The amendment was adopted by the shareholders (or members) pursuant to 15 Pa.C.S. § 1914(a) and (b).  
☒ The amendment was adopted by the board of directors pursuant to 15 Pa.C.S. § 1914(c).
7. (Check, and if appropriate complete, one of the following):  
☒ The amendment adopted by the corporation, set forth in full, is as follows:  
Resolved, that this corporation hereby authorizes and directs its officers to  
take all the necessary steps to change the name of the Credit Bureau of Greater  
Harrisburg to Credit Plus Solutions Group, Inc. This authorization shall include  
all necessary procedures for the change of name involving all pertinent govt. bodies.  
\_\_\_\_\_ The amendment adopted by the corporation is set forth in full in Exhibit A attached hereto and made a part hereof.

DEC 29 97

PA Dept. of State

DSCB:15-1915 (Rev 90)-2

8. (Check if the amendment restates the Articles):

☐ The restated Articles of Incorporation supersede the original Articles and all amendments thereto.

IN TESTIMONY WHEREOF, the undersigned corporation has caused these Articles of Amendment to be signed by a duly authorized officer thereof this 23 day of December, 19 97.

Credit Bureau of Greater Harrisburg  
(Name of Corporation)

BY: Lee A. West  
(Signature)

TITLE: President

Applicant's Acct. No.  
DSCR: 15-7321 (Rev. 11-72)  
Filing Fee: None when  
accompanying any other filing;  
otherwise \$40

80-27 337  
(line for numbering)  
83381

Certificate of Summary of  
Record-Domestic Nonprofit  
Corporation

Filed this 2nd day of  
May, 1980  
Commonwealth of Penna.  
Department of State  
*William R. Davis*  
Secretary of the Common-  
wealth  
(Box for Certification)

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF STATE  
CORPORATION BUREAU

In compliance with the requirements of 15 Pa. S. §7321 (relating to filing of certificate of summary of record by corporations incorporated prior to 1973), the undersigned entity, desiring to file a document in the Department of State under the Nonprofit Corporation Law of 1972 (15 Pa. S. §7301 et seq.), or to secure from the Department any certificate to the effect that the corporation is a corporation duly incorporated and existing under the laws of this Commonwealth or a certified copy of the Articles of the corporation does hereby certify that:

1. The name of the corporation is: CREDIT BUREAU OF GREATER HARRISBURG
2. The location of its registered office in this Commonwealth is: (the Department of State is hereby authorized to correct the following statement to conform to the records of the Department)  
  
215 North Second Street, Harrisburg, Dauphin Coun'y, Pennsylvania 17101
3. The statute by or under which it was incorporated is: Act of April 29, 1874
4. The corporation was originally incorporated on May 3, 1922 under the following name: HARRISBURG CREDIT EXCHANGE

The corporation was incorporated by Decree of Dauphin County Court of Common Pleas entered on May 3, 1922.

5. The original Articles were recorded on July 17, 1922 in the following place:  
Charter Book "M", page 262 in Dauphin County Recorder of Deeds Office
6. The currently effective Articles of the corporation are filed or recorded as follows and the text of such currently effective Articles is set forth in full in Exhibit "A" attached hereto and made a part hereof (except any of such text which appears of record in the Department of State, which text is incorporated herein by reference to the records of the Department pursuant to 19 Pa. Code §29.51(b)):

80-27 338

DSCB: 15-7321 (Rev. 11-72)-2

Name changed to CREDIT BUREAU OF GREATER HARRISBURG from HARRISBURG CREDIT EXCHANGE by Amendment recorded in Charter Book "R", page 593 on 11/2/45 in the Office of the Recorder of Deeds for Dauphin County, Pennsylvania.

The corporation has never adopted any name other than its original name and its current name.

IN TESTIMONY WHEREOF, the undersigned corporation has caused this certificate to be signed by a duly authorized officer and its corporate seal, duly attested by another such officer, to be hereunto affixed this 30th day of April, 1980.

CREDIT BUREAU OF GREATER  
HARRISBURG

By:

Lee A West  
LEE A. WEST, President

Attest:

By:

[Signature]  
Secretary



EXHIBIT "A"

- (1) That the name of the intended corporation is Credit Bureau of Greater Harrisburg.
- (2) The corporation is formed for the purpose of the encouragement and protection of trade and commerce, and particularly for the collection, assimilation, tabulation, and furnishing of credit information to and among the members thereof.
- (3) The business of the corporation is to be transacted at Harrisburg, Penna.
- (4) The corporation shall have perpetual succession by its corporate name.
- (5) The said corporation shall have no capital stock. The names of and residences of the subscribers are as follows:
 

A. G. Eden	925 N. Front Street, Harrisburg, Pa.
John G. McConnell	2350 Green Street, Harrisburg, Pa.
T. P. McCubbin	314 Market Street, Harrisburg, Pa.
Mahlon R. Miller	Forster & Cowden Streets, Harrisburg, Pa.
Jesse D. Wells	304 Market Street, Harrisburg, Pa.
George A. Shreiner	1716 State Street, Harrisburg, Pa.
Charles S. Troup	2132 North Third Street, Harrisburg, Pa.
- (6) The number of Directors is fixed at fifteen (15) and the names and residences of those who are chosen Directors for the first year are as follows:
 

A. G. Eden	Harrisburg, Pennsylvania
John G. McConnell	Harrisburg, Pennsylvania
T. P. McCubbin	Harrisburg, Pennsylvania
M. R. Miller	Harrisburg, Pennsylvania
Jesse D. Wells	Harrisburg, Pennsylvania
Charles S. Troup	Harrisburg, Pennsylvania
George A. Shreiner	Harrisburg, Pennsylvania
Frank R. Downey	Harrisburg, Pennsylvania
J. C. Crawford	Harrisburg, Pennsylvania
H. J. Formwalt	Harrisburg, Pennsylvania
W. A. Gernert	Harrisburg, Pennsylvania
M. Lee Goldsmith	Harrisburg, Pennsylvania
E. G. Hoover	Harrisburg, Pennsylvania
Andrew Redmond	Harrisburg, Pennsylvania
Fred B. Harry	Harrisburg, Pennsylvania
- (7) The corporation has no capital stock.

Applicant's Acct. No.  
DSCB: 15-7321 (Rev. 11-72)  
Filing Fee: None when  
accompanying any other filing;  
otherwise \$40

80-27 340

(Line for numbering)

Filed this 2nd day of  
May, 19 80

Commonwealth of Penna.  
Department of State

*William R. Davis*

Secretary of the Common-  
wealth

(Box for Certification)

Certificate of Summary of  
Record-Domestic Nonprofit  
Corporation

83381

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF STATE  
CORPORATION BUREAU

In compliance with the requirements of 15 Pa. S. §7321 (relating to filing of certificate of summary of record by corporations incorporated prior to 1973), the undersigned entity, desiring to file a document in the Department of State under the Nonprofit Corporation Law of 1971 (15 Pa. S. §7301 et seq.), or to secure from the Department any certificate to the effect that the corporation is a corporation duly incorporated and existing under the laws of this Commonwealth or a certified copy of the Articles of the corporation does hereby certify that:

The currently effective Articles of the corporation are attached hereto and made a part hereof, and are set forth in full in Exhibit "A".

CERTIFICATE OF SUMMARY OF RECORD

## 1. Name of corporation and location of registered office:

Credit Bureau of Lebanon County  
930 Cumberland Street  
Lebanon, Pennsylvania 17042

## 2. Statute under which it was incorporated:

Act of Assembly of April 29, 1874, its amendments and supplements.

## 3. Original name and place of record:

Lebanon County Credit Exchange, incorporated May 6, 1930,  
Court of Common Pleas of Lebanon County, 228 June Term 1930,  
recorded in the Recorder of Deeds Office of Lebanon County  
on May 6, 1930 in Charter Book Volume 2, Page 707.

## 4. Place of record of current Articles:

(a) Court of Common Pleas of Lebanon County, 228 June Term  
1930, recorded in the Recorder of Deeds Office of Lebanon  
County on May 6, 1930 in Charter Book Volume 2, Page 707.

(b) Court of Common Pleas of Lebanon County, 196 September  
Term 1948, recorded in the Recorder of Deeds Office of Lebanon  
County on May 16, 1948 in Charter Book Volume 3, Page 563.

(c) Court of Common Pleas of Lebanon County, 79 June Term  
1957, recorded in the Recorder of Deeds Office of Lebanon  
County on April 15, 1957 in Charter Book Volume 4, Page 184.

## 5. Change of Name:

Name changed to Credit Bureau of Lebanon County on August 16,  
1980.

Signed and sealed by duly authorized officers of the corporation this  
22 April 1980.

CREDIT BUREAU OF LEBANON COUNTY

By: Paul Korman

President

Michael R. Shaffer  
Secretary

EXHIBIT "A"

1. The name of the corporation is "Credit Bureau of Lebanon County.
2. The purpose for which said corporation is formed is to conduct the business of a credit reporting agency including the collection and distribution of information as to the credit, reliability and financial responsibility of persons, co-partnerships, and corporations, and the furnishing of reports and ratings thereon, the collection of accounts and any and all forms or evidences of indebtedness, and including also all such other matters or things of every name declared, however, that the said corporation shall neither directly nor indirectly employ any of its activities for pecuniary gain or profit, incidental or otherwise, to its members.
3. The business of the said corporation is to be transacted in the City of Lebanon, County of Lebanon, and State of Pennsylvania.
4. The said corporation is to exist perpetually.
5. The names and residences of the subscribers are as follows:

<u>Names</u>	<u>Residences</u>
C. M. Erdman	19 S. Fourth St., Lebanon, Pa.
L. S. Brown	441 Cumberland St., Lebanon, Pa.
J. H. Snavelly	745 Monument St., Lebanon, Pa.
J. A. Klein	414 N. Seventh St., Lebanon, Pa.
C. W. Rettew	302 S. Fifth St., Lebanon, Pa.
F. G. Heiscy	421 N. Seventh St., Lebanon, Pa.
G. H. Gerberich	371 N. Seventh St., Lebanon, Pa.
J. G. Kreider	231 S. Ninth St., Lebanon, Pa.
Mark Rishe	627 N. Lincoln St., Palmyra, Pa.
N. L. Foreman	333 N. Ninth St., Lebanon, Pa.
William P. Gamber	915 Walnut St., Lebanon, Pa.

6. The corporation shall have no capital stock. The members thereof shall be composed of the subscribers and their associates and such other persons as may, from time to time, be admitted in the way and in the manner, and subject to such qualifications as may be provided by the Constitution and By-Laws; provided, however, the said corporation shall have power to exclude candidates for membership, expel and suspend members as may be provided by the Constitution and By-Laws, which Constitution and By-Laws shall be in accordance with and subject to the provisions of the Constitution and By-Laws of the United States and of the Commonwealth of Pennsylvania.

7. The number of Directors shall be eleven (11) and the names and residences of those who are chosen Directors for the first year are:

<u>Names</u>	<u>Residences</u>
C. M. Erdman	19 S. Fourth St., Lebanon, Pa.
L. S. Brown	441 Cumberland St., Lebanon, Pa.
J. H. Snavelly	745 Monument St., Lebanon, Pa.
J. A. Klein	414 N. Seventh St., Lebanon, Pa.
C. W. Rettew	302 S. Fifth St., Lebanon, Pa.
F. G. Heisey	421 N. Seventh St., Lebanon, Pa.
G. H. Gerberich	371 N. Seventh St., Lebanon, Pa.
J. G. Kreider	231 S. Ninth St., Lebanon, Pa.
Mark Rishe	627 N. Lincoln St., Palmyra, Pa.
N. L. Foreman	333 N. Ninth St., Lebanon, Pa.
William P. Gamber	915 Walnut St., Lebanon, Pa.

8. In the event that said corporation is dissolved, any and all assets remaining after the payment of all obligations and indebtedness of said corporation shall be given to and become property of the Community Chest of Lebanon County.

9. The Constitution and By-Laws of the corporation shall prescribe the powers and duties of the officers, their qualifications and the time and manner of their election and such other regulations for the management of the affairs of the said corporation as may be proper and necessary, not inconsistent with the laws of the land and the provisions of this charter.

80-27 344

DSCB 15-7926 (Rev. 11-72)

Filing Fee: \$80 plus \$20  
for each party corporation  
in excess of two

Articles of Merger—  
Not-for-profit Corporation

83381

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF STATE  
CORPORATION BUREAU

the Department of State on  
the 2nd day of May 19 80  
*William A. Davis*  
Secretary of the Commonwealth

In compliance with the requirements of 15 Pa. S. §7926 (relating to articles of merger or consolidation), the undersigned corporations not-for-profit, desiring to effect a merger, hereby certify that:

1. The name of the corporation surviving the merger is:

CREDIT BUREAU OF GREATER HARRISBURG

2. Check and complete one of the following:

☒ The surviving corporation is a domestic corporation and the location of its registered office in this Commonwealth is (the Department of State is hereby authorized to correct the following statement to conform to the records of the Department):

215 North Second Street

(NUMBER)

(STREET)

Harrisburg

(CITY)

Pennsylvania

17101

(ZIP CODE)

☐ The surviving corporation is a qualified foreign corporation incorporated under the laws of \_\_\_\_\_ and the address of its registered office in this Commonwealth is (the Department of State is hereby authorized to correct the following statement to conform to the records of the Department):

(NAME OF JURISDICTION)

(NUMBER)

(STREET)

Pennsylvania

(ZIP CODE)

☐ The surviving corporation is a nonqualified foreign corporation incorporated under the laws of \_\_\_\_\_ and the address of its principal office under the laws of such domiciliary jurisdiction is:

(NAME OF JURISDICTION)

(NUMBER)

(STREET)

(CITY)

(STATE)

(ZIP CODE)

3. The name and the address of the registered office of each other domestic nonprofit corporation and qualified foreign corporation which is a party to the plan of merger are as follows:

CREDIT BUREAU OF LEBANON COUNTY

930 Cumberland Street

Lebanon, Pennsylvania 17042

80-27 345

DSCB: 15-7926 (Rev. 11-72)-2

4. (Check, and if appropriate, complete one of the following):

☒ The plan of merger shall be effective upon filing these Articles of Merger in the Department of State.

☐ The plan of merger shall be effective on \_\_\_\_\_ at \_\_\_\_\_  
(DATE) (HOUR)

5. The manner in which the plan of merger was adopted by each domestic corporation is as follows:

NAME OF CORPORATION

MANNER OF ADOPTION

CREDIT BUREAU OF GREATER  
HARRISBURG

Adopted by action of the members pursuant to 15 Pa. S §7924(a)

CREDIT BUREAU OF  
LEBANON COUNTY

Adopted by action of the members pursuant to 15 Pa. S §7924 (a)

6. (Strike out this paragraph if no foreign corporation is party to the merger.) The plan was authorized, adopted or approved, as the case may be, by the (foreign corporation) (each of the foreign corporations) party to the plan in accordance with the laws of the jurisdiction in which it is incorporated.

7. The plan of merger is set forth in Exhibit A, attached hereto and made a part hereof.

80-27 346

DSCB: 15-7926 (Rev. 11-72)-3

IN TESTIMONY WHEREOF, each undersigned corporation has caused these Articles of Merger to be signed by a duly authorized officer and its corporate seal, duly attested by another such officer, to be hereunto affixed this 1<sup>st</sup> day of April, 1980.

Credit Bureau of Greater Harrisburg  
(NAME OF CORPORATION)

By:

Lee A. West  
(SIGNATURE) LEE A. WEST

President

(TITLE: PRESIDENT, VICE PRESIDENT, ETC.)

Attest:

[Signature]  
(SIGNATURE)

[Signature]  
(TITLE: SECRETARY, ASSISTANT SECRETARY, ETC.)

(CORPORATE SEAL)

Credit Bureau of Lebanon County

(NAME OF CORPORATION)

By:

[Signature]  
(SIGNATURE)

President

(TITLE: PRESIDENT, VICE PRESIDENT, ETC.)

Attest:

[Signature]  
(SIGNATURE)

SECRETARY  
(TITLE: SECRETARY, ASSISTANT SECRETARY, ETC.)

(CORPORATE SEAL)



JOINT PLAN OF MERGERParties To Merge:

The parties to the merger shall be THE CREDIT BUREAU OF GREATER HARRISBURG, a Pennsylvania Nonprofit Corporation, and THE CREDIT BUREAU OF LEBANON COUNTY, a Pennsylvania Nonprofit Corporation. Each party shall adopt the Plan of Merger by Resolution of its Board of Directors and by approval of its members.

Plan of Merger:

The Plan of Merger which shall be adopted by each of the parties to the merger is as follows:

FIRST: Effective on the date the Articles of Merger are filed with the Department of State of the Commonwealth of Pennsylvania, which shall be the "effective date of merger", the Credit Bureau of Lebanon County shall be merged with and into the Credit Bureau of Greater Harrisburg which shall be the surviving corporation, and the separate existence of the Credit Bureau of Lebanon County shall cease.

SECOND: The Articles of Incorporation of the Credit Bureau of Greater Harrisburg, as amended, at the effective date of merger shall be and remain the Articles of Incorporation of the surviving corporation until amended according to law.

80-27 '348

THIRD: The By-Laws of the Credit Bureau of Greater Harrisburg, as amended, at the effective date of merger shall be and remain the By-Laws of the surviving corporation until amended according to the provisions of the Articles of Incorporation of the surviving corporation or of said By-Laws except that Article IV, Section 2 shall be amended at the effective date of merger to read in its entirety as follows:

Section 2. The Board of Directors shall consist of fifteen (15) members of the Credit Bureau of Greater Harrisburg of which five (5) shall be elected annually for a term of three (3) years. Eight (8) Directors shall constitute a quorum for the transaction of business. At least two (2) Directors shall be members of or members with their principal headquarters in Lebanon County.

FOURTH: The Directors of the Credit Bureau of Greater Harrisburg, at the effective date of merger, shall be and remain the Directors of the surviving corporation until their respective successors are elected and qualify.

FIFTH: The officers of the Credit Bureau of Greater Harrisburg, at the effective date of merger, shall be and remain the officers of the surviving corporation until their respective successors are elected or appointed and qualify.

SIXTH: The members of the Credit Bureau of Lebanon County, at the effective date of merger, shall be and remain members of the Credit Bureau of Greater Harrisburg, along with and on the same basis in every respect under the Articles and By-Laws of the surviving corporation as the pre-merger members of the Credit Bureau of Greater Harrisburg.

SEVENTH: The Board of Directors of the Credit Bureau of Greater Harrisburg and the Board of Directors of the Credit Bureau of Lebanon County hereby agree to the following specific items which shall become operative at the effective date of the merger:

- (a) It is the firm intention of the Credit Bureau of Greater Harrisburg to continue the services of Gladys Herman in an appropriate capacity;
- (b) A separate retirement program shall be established for Gladys Herman which will pick up her past services with the Credit Bureau of Lebanon County;
- (c) There will be an office maintained in Lebanon County with the name "Credit Bureau of Lebanon County";
- (d) Consumer reporting services, collection, bulletin or any other special services now offered by the Credit Bureau of Lebanon County shall be continued as long as feasible;
- (e) All employees of the Credit Bureau of Lebanon County, employed by the merged organization, shall be covered by the benefits which are precisely the same as those of the employees of the Credit Bureau of Greater Harrisburg with any later additional benefits that may accrue in the years to come;
- (f) Employees of the Credit Bureau of Lebanon County shall retain their seniority for vacation and sick leave benefits as though they had always been employed by the Credit Bureau of Greater Harrisburg;
- (g) A high profile in the Lebanon Community shall be maintained which shall include active participation by the merged institution in local Lebanon County associations and by encouragement of the participation of the employees and staff in Lebanon County Community activities;
- (h) The files of the Credit Bureau of Lebanon County will be converted to an automated situation as soon as feasible.

EIGHTH: The Credit Bureau of Greater Harrisburg and the Credit

80-27 350

Bureau of Lebanon County may, by agreement in writing authorized by their respective Boards of Directors, amend this Plan of Merger at any time before or after approval hereof by the members of either or both, but after any such approval no amendment shall be made which substantially changes the terms hereof without the further approval of such members.

NINTH: The Board of Directors of either the Credit Bureau of Greater Harrisburg or the Credit Bureau of Lebanon County may, any time prior to the filing of Articles of Merger in the Department of State of the Commonwealth of Pennsylvania, terminate this Plan of Merger without the approval of members.

FORM 1001

SEE LAST CHECK 1981

**CERTIFICATE OF SUMMARY OF RECORD**  
COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF STATE - CORPORATION BUREAU  
308 NORTH OFFICE BUILDING, HARRISBURG, PA 17120

FEE \$40.00

Unless  
Accompanying  
Another  
Filing

☐ DOMESTIC LIMITED PARTNERSHIP  
☒ DOMESTIC NON PROFIT CORPORATION  
☐ DOMESTIC PROFESSIONAL CORPORATION  
ENTER LICENSE NUMBER

1 NAME OF CORPORATION CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES

2 ADDRESS OF REGISTERED OFFICE OR PRINCIPAL PLACE OF BUSINESS IN PENNSYLVANIA (P.O. BOX NUMBER NOT ACCEPTABLE)  
20 South Carlisle Street, P. O. Box 322, New Bloomfield, PA 17068

CITY New Bloomfield COUNTY Perry STATE PA 064 ZIP CODE 17068

3 THE STATUTE BY OR UNDER WHICH THE CORPORATION OR LIMITED PARTNERSHIP WAS FORMED  
Non-profit Corporation Law, P. L. 289, Act of May 5, 1933

4 THE CORPORATION CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES WAS ORIGINALLY FORMED ON  
UNDER THE NAME OF: November 19, 1958 (DATE)

5 THE ORIGINAL STATEMENT, ARTICLES, CERTIFICATE OR OTHER ORIGINAL DOCUMENTS WERE RECORDED OR FILED ON  
November 19, 1958 IN: Perry County Court of Common Pleas, recorded in Recorder of Deeds Office in and for Perry County

6 (IF APPLICABLE) THE MANNER IN WHICH THE CORPORATION WAS FORMED WAS BY:  
☐ SPECIAL ACT (See § 3) ☒ DECREE OF Court of Common Pleas ENTERED (DATE) 11/19/58  
of Perry County (Name of Court)  
☐ LETTERS PATENT GRANTED ON \_\_\_\_\_ ☐ FILING OF \_\_\_\_\_ IN THE \_\_\_\_\_

7 CHECK IF APPLICABLE:  
☒ CURRENTLY EFFECTIVE ORGANIZATION DOCUMENTS (OR AMENDED OR RESTATED ARTICLES) ARE ATTACHED HEREWITH AS EXHIBIT A

8 EACH NAME BY WHICH THE CORPORATION WAS KNOWN AND THE EFFECTIVE DATES ARE AS FOLLOWS:

NAME	EFFECTIVE DATE
CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES	11/19/58

IN TESTIMONY WHEREOF, THE (UNDERSIGNED CORPORATE OFFICERS/PARTNERS HAVE SIGNED AND SEALED THE CERTIFICATE OF SUMMARY OF RECORD THIS 19th DAY OF October 1983.

Attest: Henry O. Shiffer, Secretary

By: Gary R. Eby, President

FOR OFFICE USE ONLY

000 FILED	this 26th day of October 1983	002 CODE <u>SOR/AMN</u>	003 REV BOX	SEQUENTIAL NO. <u>11032</u>	100 MICROFILM NUMBER <u>8369 212</u>
		REVIEWED BY <u>mm</u>	004 SIGC	AMOUNT <u>\$ 80</u>	001 CORPORATION NUMBER <u>83393</u>
		DATE APPROVED	CERTIFY TO <input type="checkbox"/> REV. <input type="checkbox"/> L&I	INPUT BY	LOG IN <u>10/26</u>
		DATE REJECTED <u>11/2</u>		VERIFIED BY	LOG OUT (REFILE) <u>11/2</u>
		MAILED BY DATE			

William C. Davis

IN RE: INCORPORATION OF CREDIT : In the Court of Common Pleas  
 :  
 BUREAU OF PERRY AND JUNIATA COUNTIES : of Perry County, Pennsylvania  
 :  
 : No. 59 October Term 1958

ARTICLES OF INCORPORATION

TO THE HONORABLE, THE JUDGES OF THE COURT OF COMMON PLEAS OF PERRY  
 COUNTY, PENNSYLVANIA:

BE IT KNOWN, that the subscribers, all of whom are of full  
 age, residents of the Commonwealth of Pennsylvania and citizens of the  
 United States of America, having associated themselves together for the  
 purpose of organizing the CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES,  
 and being desirous of becoming incorporated agreeably to the provisions  
 of an Act of the General Assembly of the Commonwealth of Pennsylvania,  
 approved May 5, 1933, P. L. 289, and commonly known and cited as the  
 Nonprofit Corporation Law, its amendments and supplements, do hereby  
 declare, set forth and certify that the following are the purposes,  
 objects, articles, terms and conditions of their said association for  
 and upon which they desire to be incorporated, and they therefore res-  
 pectfully represent:

1. The name of the proposed corporation is the CREDIT BUREAU  
 OF PERRY AND JUNIATA COUNTIES, which name has been registered with the  
 Department of State within six months of the date of the filing of these  
 articles; said Certificate from the Department of State is attached here-  
 to and made a part hereof by reference.

2. The location and post office address of its initial re-  
 gistered office within the Commonwealth is R. D. #1, Millerstown, Perry  
 County, Pennsylvania.

3. The purpose of the proposed Corporation is to improve  
 business standards in relation to the civic and business life of the  
 community through the promotion, improvement and standardization of the  
 granting of credit and credit obligations to the public by business and  
 professional people; to ethically operate all types of credit bureau

services, including credit reporting and collection services; to promote a friendly relationship between business and professional men; to discourage improper or unethical dealings and to correct their evils to the end that the relations among the public, the members and their employees shall be improved; to disseminate to and through its officers, members, employees and others educational knowledge and information about credit business and professional matters; and to keep its members and their customers informed about all credit trends of a local and national interest.

4. The proposed Corporation does not contemplate pecuniary gain or profit, incidental or otherwise, to its members.

5. The proposed Corporation shall have perpetual succession by its corporation name, and it may adopt a seal.

6. The names, residence and post office address of each of the incorporators are:

<u>NAME</u>	<u>RESIDENCE</u>	<u>POST OFFICE ADDRESS</u>
David M. Myers	Newport Borough	Newport, Pa.
R. Elwood Mohler	Newport Borough	Newport, Pa.
Henry O. Shiffer	Millerstown Borough	Millerstown, Pa.
R. J. Sadler	Marysville Borough	Marysville, Pa.
J. LeRoy Secrist	Millerstown Borough	Millerstown, Pa.

7. The management of the affairs of the proposed Corporation shall be vested in a Board of Directors, composed of nine (9) Directors, which shall constitute the number of Directors of the proposed Corporation until changed by the by-laws; those designated to serve as Directors for the first year along with their addresses and titles, if any, are:

<u>NAME</u>	<u>ADDRESS</u>	<u>TITLE</u>
David M. Myers	Newport, Pa.	President
T. Luke Toomey	Wila, Pa.	Vice President
Lester R. Morrison	Newport, Pa.	Secretary-Treasurer
Donald A. Booker	McAlisterville, Pa.	
D. L. Bolze	Landisburg, Pa.	
Glenn G. Morning	Port Royal, Pa.	
George A. Wentzel	Landisburg, Pa.	
R. J. Sadler	Marysville, Pa.	
Boyd H. Benner	Millerstown, Pa.	

8. The proposed Corporation shall be organized on a nonstock basis.



9. This proposed Corporation may hold real estate, franchises and own property, whether real or personal, and may borrow money and issue bonds or other evidences of indebtedness, and to secure the same, may execute mortgages or deeds of trust upon its property, for the acquisition or improvement of any real estate or other property which may be acquired or held by it for the purposes aforesaid.

10. The proposed Corporation shall have the power to make and adopt by-laws and other rules and regulations not inconsistent with its Charter, the Laws of the United States of America and the Laws of the Commonwealth of Pennsylvania, for the transaction of its business, and the management of its property, and prescribing the qualifications for and privileges and duties of membership and the classification of members, the powers, functions and duties of the Officers and Directors herein named or hereafter to be established or chosen, the time and place of meetings of the proposed Corporation as a whole and of the Directors, the time and manner of electing Directors and other Officers, and all other matters concerning the internal structure and management of the proposed Corporation, and to establish and prescribe the manner in which the by-laws and rules and regulations adopted pursuant thereto, shall or may be ordained, amended, altered, supplied or released in whole or in part.

11. This is not an incorporation of an unincorporated association in existence prior hereto, but is a new Corporation.

IN WITNESS WHEREOF, we, the incorporators, all of whom are of full age, residents of the Commonwealth of Pennsylvania and County of Perry, and citizens of the United States of America, have hereunto set our hands and seals this 7<sup>th</sup> day of November, 1958.

J.M.M. David M. Myers (SEAL)

R.M. R. E. Moore (SEAL)

H.S. H. S. Hoffman (SEAL)

R.S. R. S. ... (SEAL)

J.M. J. M. ... (SEAL)



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COMMONWEALTH OF PENNSYLVANIA :  
: SS:  
COUNTY OF PERRY :

Before me, the undersigned officer in and for the said County and State aforesaid, personally appeared *David M. Hayes, R. Edward Moller, Henry C. Schaffer, R. J. Borker and E. Lee Bryant* of the above named incorporators, who, in due form of law, acknowledged the foregoing instrument to be their act and deed for the purposes therein specified.

IN WITNESS WHEREOF, I hereunto set my hand and OFFICIAL seal this *7th* day of November, 1958.

*David M. Hayes*  
*R. Edward Moller*  
My Commission Expires:  
*Nov 11 1960*

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF STATE

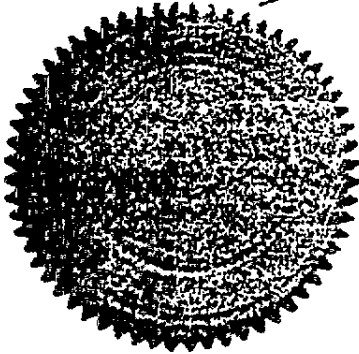
HARRISBURG, October 20, 1958

I DO HEREBY CERTIFY, That the name

CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES

being available for use by a proposed nonprofit corporation, was  
this day duly registered in this office in accordance with the  
provisions of Article 11 of the Nonprofit Corporation Law,  
approved the fifth day of May, A. D. 1933, P. L. 289, as amended.

IN TESTIMONY WHEREOF, I have hereunto  
set my hand and caused the seal of the De-  
partment of State to be affixed, the day and  
year above written.



*J. Rice*  
Secretary of the Commonwealth

CSB

IN RE: INCORPORATION OF CREDIT : In the Court of Common Pleas  
BUREAU OF PERRY AND JUNIATA COUNTIES : of Perry County, Pennsylvania  
No. 59 October Term 1958

APPLICATION FOR A CHARTER FOR A DOMESTIC  
NONPROFIT CORPORATION

TO THE HONORABLE JUDGES OF THE COURT OF COMMON PLEAS OF PERRY COUNTY,  
PENNSYLVANIA:

The petition of the undersigned, who are three of the incorporators  
of the Credit Bureau of Perry And Juniata Counties, respectfully repre-  
sent:

1. The name of the Corporation is the Credit Bureau of Perry And  
Juniata Counties, herein called "Corporation".
2. The name of the Corporation has been registered with the Depart-  
ment of State of the Commonwealth on October 20, 1958.
3. The proposed articles of incorporation of the Corporation and  
the certificate of the Department of State for the registration of the  
name of the Corporation were filed in the office of the Prothonotary of  
this court on November 8, 1958.
4. The petitioners have advertised their intention to apply for  
a charter for incorporation in accordance with the Act of 1933, May 5,  
P. L. 289, sec. 206, applicable to nonprofit corporations. Proof of  
such advertising and copies of the advertisement are attached hereto.
5. The petitioners request the court to find that
  - (a) the articles of incorporation are in proper form,
  - (b) the articles of incorporation are within the provisions  
of the Nonprofit Corporation Law of 1933
  - (c) the purpose stated in the articles of incorporation is  
lawful and not injurious to the community, and
  - (d) the name of the Corporation is presently available for  
use by it.

6. The petitioners request the Court to approve the articles of incorporation of the Corporation.

WHEREFORE, your petitioners pray your Honorable Court to Order and Decree that the Articles of Incorporation are approved, and that, upon the recording of the Articles and the Order, the Corporation shall come into existence for the purpose and upon the terms stated therein.

And they will ever pray,

DMW David M. Myers  
 REM R. Edward Miller  
 H.S. Henry S. Miller

COMMONWEALTH OF PENNSYLVANIA :  
 : SS:  
 COUNTY OF PERRY :

Before me, a Justice of the Peace in and for the said County and State, personally appeared David M. Myers, R. Edward Miller, Henry S. Miller, who, being duly sworn according to law, depose and say that they are three of the incorporators of the proposed Corporation, and that the facts set forth in the foregoing petition are true and correct according to their personal knowledge.

DMW David M. Myers  
 REM R. Edward Miller  
 H.S. Henry S. Miller

Sworn and subscribed to before  
 me this 17<sup>th</sup> day of November, 1958 .

David A. [Signature]  
 Justice of the Peace  
 My Commission Expires:  
 the 1st day of Dec. 1, 1964

ORDER AND DECREE

AND NOW, November 19, 1958, upon consideration of the petition of David M. Myers, R. Elwood Mohler and Henry O. Shiffer for the approval of the articles of incorporation of the Credit Bureau of Perry And Juniata Counties; and proof of the advertisement required by law, and the Certificate of the Department of State of the Commonwealth of Pennsylvania pertaining to the registration of the corporate name; and the fact that no protests, objections or exceptions against or to the articles of incorporation or the approval thereof have been presented or filed, it is hereby found that

- (a) the articles are in proper form,
- (b) the articles of incorporation are within the provisions of the Nonprofit Corporation Law of 1933,
- (c) the purpose stated in the articles of incorporation is lawful and not injurious to the community, and
- (d) the name of the corporation is presently available for use by the corporation.

It is therefore Ordered and Decreed that the said articles of incorporation be and are hereby approved, and, upon the recording of the said articles and this Order and Decree in the office of the Recorder of Deeds of the County of Perry, the said Corporation, namely, the CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES, shall come into existence for the purpose and upon the terms stated in the said articles.

BY THE COURT,

*Henry O. Shiffer*  
PRESIDENT JUDGE

**LEGAL NOTICES**

**NOTICE OF INCORPORATION.**  
Notice is hereby given that Articles of Incorporation of the CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES have been filed in the Office of the Prothonotary of Perry County, Pa., to No. 59 October Term 1958, and that an application will be made to the Court of Common Pleas of Perry County, Pa., on November 19, 1958, at 10:00 o'clock A. M., for a Charter of an intended nonprofit domestic corporation, to be known as the CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES. The purpose and object of the proposed corporation is:  
To improve business standards in relation to the civic and business life of the community through the promotion, improvement and standardization of the granting of credit and credit obligations to the public by business and professional people; to ethically operate all of credit bureau services, including credit reporting and collection services; to promote a friendly relationship between business and professional men; to discourage improper or unethical dealing; and to correct their faults to the end that the relations among the public, the members and their employees shall be improved; to disseminate to and through its officers, members, employees and other educational agencies and information about credit business and professional life; and to keep its members and their customers informed about all credit trends of a local and national interest.

The proposed corporation is to be organized under the Provisions of the "Non-profit Corporation Law of 1933, May 5, P. L. 289, its Amendments and Supplements." Allan W. Holman, Jr., New Bloomfield, Pa. Attorney for the Incorporators

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Before me, the subscriber, a Notary Public in and for said County, personally came Frank M. Mitchell, who being duly sworn, doth depose and say that he is the Editor of the Editor, a newspaper of general circulation published at Newport; that THE NEWS-SUN was established in the year 1868, and has been published continuously since that date; that the advertisement, of which a copy is attached hereto, was published in the advertising columns of THE NEWS-SUN in all respects as ordered in the issue of November 13, 1958, affiant further deposes that he is not interested in the subject matter of the aforesaid notice or advertisement, and that the allegations in the foregoing statement as to time, place and character of publication are true.

Frank M. Mitchell  
(Signature of Affiant)

Sworn and subscribed before me this 14th

day of November,

A. D. 1958

E. L. & D. Oliver

Notary Public

My Commission Expires 5/7/59

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Commonwealth of Pennsylvania  
County of Perry

ss:

Mary L. McNeillie

being duly sworn (affirmed)  
according to law, deposes and says that he is the co publisher  
of the Perry County Times

a weekly newspaper, established 1866  
(daily) (weekly) (date)

and published at \_\_\_\_\_  
(No.) (City)  
New Bloomfield \_\_\_\_\_  
(Town) \_\_\_\_\_  
County of \_\_\_\_\_

Commonwealth of Pennsylvania, and that the ~~XXXXXX~~  
NOTICE ~~XX~~ of \_\_\_\_\_

~~XXXXXX~~ a true copy of which is  
hereto annexed, was published in said newspaper in its issue of  
November 13, 1958

and affiant  
further states that he is not interested in the subject matter of this  
notice or advertisement and that all of the allegations of the state-  
ment as to the time, place, and character of publication, are true.

Mary L. McNeillie

Subscribed and sworn to (affirmed) before me, a Notary Public,  
this 14th day of November,  
1958.

G. J. J. Clopper  
Notary Public

My commission expires July 7, 1959

After two weeks of red tape  
with the Honduras government,  
we finally arrived here in Hon-  
duras on September 21st. The  
some reason or other our ship  
to enter the country was held up  
and we had to wait in San Jose,  
Costa Rica, for two weeks after  
our luggage bundles were com-  
pleted. Now we are here, but  
quitting ourselves with the  
Dear friends,  
October 1, 1958  
El Progreso, Honduras  
then did I realize what they were  
and I closed the shutter. Only  
fired of being a public spectacle  
just look. After a while I got  
there three or four minutes and  
several times. They would stand  
window screen. This happened  
and would peek in through the  
down and some kids were going by  
study with my back to the win-  
The other day I was in my  
away from the campus, to see  
2 to 3 feet off the ground to see  
live hours are set on posts from



DSCB: 15-7926 (Rev. 11-72)

Filing Fee: \$30 plus \$25  
for each party corporation  
in excess of two

83393

8369 223

Filed this 26th day of October 1983  
Commonwealth of Pennsylvania  
Department of State

*William E. Davis*  
Secretary of the Commonwealth  
vod

Articles of Merger—  
Not-for-profit Corporation

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF STATE  
CORPORATION BUREAU

In compliance with the requirements of 15 Pa. S. §7926 (relating to articles of merger or consolidation), the undersigned corporations not-for-profit, desiring to effect a merger, hereby certify that:

1. The name of the corporation surviving the merger is:

CREDIT BUREAU OF GREATER HARRISBURG

2. (Check and complete one of the following):

☒ The surviving corporation is a domestic corporation and the location of its registered office in this Commonwealth is (the Department of State is hereby authorized to correct the following statement to conform to the records of the Department):

215 North Second Street

(NUMBER)

(STREET)

Harrisburg

(CITY)

Pennsylvania

17101

(ZIP CODE)

☐ The surviving corporation is a qualified foreign corporation incorporated under the laws of \_\_\_\_\_ and the address of its registered office in this Commonwealth is (the Department of State is hereby authorized to correct the following statement to conform to the records of the Department):

(NAME OF JURISDICTION)

(NUMBER)

(STREET)

(CITY)

Pennsylvania

(ZIP CODE)

☐ The surviving corporation is a nonqualified foreign corporation incorporated under the laws of \_\_\_\_\_ and the address of its principal office under the laws of such domiciliary jurisdiction is:

(NAME OF JURISDICTION)

(NUMBER)

(STREET)

(CITY)

(STATE)

(ZIP CODE)

3. The name and the address of the registered office of each other domestic nonprofit corporation and qualified foreign corporation which is a party to the plan of merger are as follows:

CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES

New Bloomfield, Pennsylvania 17068



☒ The plan of merger shall be effective upon filing these Articles of Merger in the Department of State.

☐ The plan of merger shall be effective on \_\_\_\_\_ (DATE) at \_\_\_\_\_ (HOUR)

NAME OF CORPORATION

#### MANNER OF ADOPTION

Adopted by action of the members  
pursuant to 15 Pa. S §7924(a).

Adopted by action of the members  
pursuant to 15 Pa. S §7924(a).

6. (Delete one of the paragraphs of foreign corporation liability in the annex). The plan was to have a separate agreement on the one hand between the foreign corporation and (each of the foreign companies) and on the other hand a similar one between the jurisdiction in which it is incorporated.

7. The plan of merger is set forth in Exhibit A, attached hereto and made a part hereof.

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DSCB: 15-7926 (Rev. 11-72)-3

IN TESTIMONY WHEREOF, each undersigned corporation has caused these Articles of Merger to be signed by a duly authorized officer and its corporate seal, duly attested by another such officer, to be hereunto affixed this \_\_\_\_\_ day of August 30, 1983

CREDIT BUREAU OF GREATER HARRISBURG  
(NAME OF CORPORATION)

By:

Lee A. West.  
(SIGNATURE)

Lee A. West, President

(TITLE: PRESIDENT, VICE PRESIDENT, ETC.)

Attest:

Irving M. Deitch  
(SIGNATURE)

Irving M. Deitch, Secretary

(TITLE: SECRETARY, ASSISTANT SECRETARY, ETC.)

(CORPORATE SEAL)

CREDIT BUREAU OF PERRY AND JUNIATA  
COUNTIES (NAME OF CORPORATION)

By:

Gary R. Eby  
(SIGNATURE)

Gary R. Eby, President

(TITLE: PRESIDENT, VICE PRESIDENT, ETC.)

Attest:

Henry G. Shiffer  
(SIGNATURE)

Henry G. Shiffer, Secretary

(TITLE: SECRETARY, ASSISTANT SECRETARY, ETC.)

(CORPORATE SEAL)

JOINT PLAN OF MERGERParties to Merge:

The parties to the merger shall be THE CREDIT BUREAU OF GREATER HARRISBURG, a Pennsylvania non-profit corporation, and THE CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES, a Pennsylvania non-profit corporation. Each party shall adopt the Plan of Merger by Resolution of its Board of Directors and by approval of its members.

Plan of Merger:

The Plan of Merger which shall be adopted by each of the parties to the merger is as follows:

FIRST: Effective on the date the Articles of Merger are filed with the Department of State of Pennsylvania, which shall be the "effective date of merger", the Credit Bureau of Perry and Juniata Counties shall be merged with and into the Credit Bureau of Greater Harrisburg which shall be the surviving corporation, and the separate existence of the Credit Bureau of Perry and Juniata Counties shall cease.

SECOND: The Articles of Incorporation of the Credit Bureau of Greater Harrisburg, as amended, at the effective date of merger shall be and remain the Articles of Incorporation of the surviving corporation until amended according to law.

THIRD: The By-Laws of the Credit Bureau of Greater Harrisburg, as amended, at the effective date of merger shall be and remain the By-Laws of the surviving corporation until amended according to the provisions of the Articles of Incorporation of the surviving corporation or of said By-Laws except that Article IV Section 2 shall be amended at the effective date of merger to read in its entirety as follows:

Section 2. The Board of Directors shall consist of seventeen (17) members of the Credit Bureau of Greater Harrisburg of which approximately one-third (1/3) shall be elected annually for a term of three (3) years. Nine (9) Directors shall constitute a quorum for the transaction of business. At least one (1) Director shall be a member from Perry County and one (1) shall be a member from Juniata County.

FOURTH: The Directors of the Credit Bureau of Greater Harrisburg, at the effective date of merger, shall be and remain the Directors of the surviving corporation until their respective successors are elected and qualify.

FIFTH: The officers of the Credit Bureau of Greater Harrisburg at the effective date of merger shall be and remain the officers of the surviving corporation until their respective successors are elected or appointed and qualify.

SIXTH: The members of the Credit Bureau of Perry and Juniata Counties, at the effective date of merger, shall be and remain members of the Credit Bureau of Greater Harrisburg, along with and on the same basis in every respect under the Articles and By-Laws of the surviving corporation as the pre-merger members of the Credit Bureau of Greater Harrisburg.

SEVENTH: The Board of Directors of the Credit Bureau of Greater Harrisburg and the Board of Directors of the Credit Bureau of Perry and Juniata Counties hereby agree to the following specific items which shall become operative at the effective date of the merger:

- (a) All unpaid office wages owed to Catharine Sheaffer to be paid to her by the merged organization at the time of the merger;
- (b) Consumer reporting services, collection, bulletin or any other special services now offered by the Credit Bureau of Perry and Juniata Counties shall be continued as long as feasible;
- (c) Employees of the Credit Bureau of Perry and Juniata Counties shall retain their seniority for vacation and sick leave benefits as though they had always been employed by the Credit Bureau of Greater Harrisburg;

- (d) A high profile in Perry County, Juniata County and surrounding area shall be maintained which shall include active participation by the merged institution in Perry and Juniata County associations and by encouraging the participation of the employees and staff in Perry and Juniata County Community activities;
- (e) The files of the Credit Bureau of Perry and Juniata Counties will be converted to an automated situation as soon as feasible.

EIGHTH: The Credit Bureau of Greater Harrisburg and the Credit Bureau of Perry and Juniata Counties may, by agreement in writing authorized by their respective Boards of Directors, amend this Plan of Merger at any time before or after approval hereof by the members of either or both, but after any such approval no amendment shall be made which substantially changes the terms hereof without the further approval of such members.

NINTH: The Board of Directors of either the Credit Bureau of Greater Harrisburg or the Credit Bureau of Perry and Juniata Counties may, any time prior to the filing of Articles of Merger in the Department of State of the Commonwealth of Pennsylvania, terminate this Plan of Merger without the approval of members.

CREDIT BUREAU OF GREATER HARRISBURG

By: Lee A. West  
LEE A. WEST, President

Attest: Irving M. Deitch  
IRVING M. DEITCH, Secretary

CREDIT BUREAU OF PERRY AND JUNIATA COUNTIES

By: Gary R. Eby  
GARY R. EBY, President

Attest: Henry O. Shiffer  
HENRY O. SHIFFER, Secretary

Dated: 7, 1983