



J84485

Inter-Office
Communication

Comptroller of Florida
Division of Banking

DATE: May 4, 2000

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

FROM: *JP* John A. Pullen, Division of Banking

SUBJECT: Citrus Bank - Acquisition of Trust Powers

400003240784--9
-05/05/00--01046--009
*****43.75 *****43.75

Please file the attached "Amended Article IV" (original and 3 copies) for the above-referenced institution, using today's date as the effective date.

Please make the following distribution of certified copies:

- (1) One copy to: Division of Banking
101 East Gaines Street
Suite 636
Tallahassee, Florida 32399-0350
- (2) One copy to: Federal Deposit Insurance Corporation
Suite 1600, One Atlantic Center
1201 West Peachtree Street, Northeast
Atlanta, Georgia 30309-3449
- (3) One copy to: Mr. William S. Hummers, III
Executive Vice President
Carolina First Corporation
102 South Main Street
Greenville, South Carolina 29601

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-05/05/00--01046--010
*****17.50 *****17.50

Also attached are two check totaling \$61.25 (a \$43.75 check and a \$17.50 check), which represent payment of the applicable fees. If there is an underpayment, please contact Mr. Merwin Rogers at (803) 929-5182. If there is an overpayment, please issue a refund to Carolina First Corporation.

If you have any questions, please call me at 410-9527.

Attachment

cc: Federal Deposit Insurance Corporation, Atlanta, Georgia
Bureau of Financial Institutions - District I

*Mr. Pullen authorized
to charge leading to
"Articles of Amendment"*

*Amend
LFS 5-9-2000*

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
00 MAY -5 PM 4:33

ARTICLES OF AMENDMENT
TO
CITRUS BANK

The Articles of Incorporation of Citrus Bank are hereby amended as of this 18th day of August 1999 by adding Article VI as follows:

ARTICLE VI

"Citrus Bank will engage in the Trust business with the goal of providing value added financial services to its customers and prospects. The Trust Division is a division of the Bank but will maintain separate and distinct records of its activities and will segregate the assets of trust customers from the assets of the Bank and maintain separate account records and balances for all trust customers. The Trust Division will operate under the guidance of the Board of Directors and a Trust Committee to be appointed by the Board of Directors."

This is to certify that the Board of Directors authorizes this addition to the Citrus Bank Articles of Incorporation subject to any required shareholder approval on this the 18th day of August, 1999.

Citrus Bank

By: [Signature]
William S. Hummers, III

Date: 8-18-99

(Seal)

Attest: [Signature]

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DIVISION OF CORPORATIONS
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Shareholder Approval

This is to certify that Carolina First Corporation, the sole shareholder of Citrus Bank, hereby approves the above change to the Citrus Bank Articles of Incorporation.

Carolina First Corporation

By: [Signature]

Date: 8/18/99

(Seal)

Attest: [Signature]

Approved by the Department of Banking and Finance this 3rd day of December, 1999.

[Signature]
Robert F. Milligan
Commissioner of the State of Florida and
Head of the Department of Banking and Finance