Division of Corporations

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Florida Department of State

Division of Corporations Public Access System Katherine Harris, Secretary of State

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Division of Corporations Fax Number

; (850)922-4003

ACCOUNT Name : CORPORATE CREATIONS INTERNATIONAL INC. ACCOUNT Number : 110432003053

(305) 672-0686

Fax Number

: (305) 672-9110

LIMITED LIABILITY COMPANY

Automated Bank Transfers, LLC ELECTRONIC

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Page 1 of I

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FLORIDA DEPARTMENT OF STATE Katherine Harris Socretary of State

July 12, 2000

CORPORATE CREATIONS

SUBJECT: AUTOMATED BANK TRANSFERS, LLC

REF: W00000017512

SECRETARY OF STATE SECRETARY OF STATE

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking Director's Office 101 E. Gwines St. Fletcher Bldg., 5th Floor. Tallahassee, FL 32399-0350 (850) 410-9111.

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Tammi Cline Document Specialist

FAX Aud. #: #00000036689 Letter Number: 300A00038418

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ARTICLES OF ORGANIZATION

Article I. Name

The name of this Florida limited liability company is: Automated Electronic Transfers, LLC

Article II. Address

The Company's street and mailing address is:
Automated Electronic Transfers, LLC
3112 Gulf Gate Drive
Sarasota FL 34231

SECRETARY OF STATE

Article III. Registered Agent

The name and street address of the Company's registered agent is:

Corporate Creations Network Inc. 941 Fourth Street #200 Miami Beach FL 33139

Article IV. Transferability of Membership Interests

No members shall have the right to assign their membership interests in the Company without the written agreement of all of the membership interests, unless otherwise provided in the Company's Operating Agreement. If the assignment is not approved by all of the membership interests, the assignee shall have no right to become a member, to participate in the management of the Company, or to exercise any other rights or powers of a member. The assignee shall merely be entitled to receive the share of profits and other distributions and the allocation of income, gain, loss deduction, credit or similar item to which the assignor was entitled, to the extent assigned.

Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139 (305) 672-0686

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Article V. Management

This will be a member-managed company. The name of each member is:

Angelo J. Iannello

Article VI. Company Existence

The Company's existence shall begin effective as of July 11, 2000.

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The undersigned authorized representative of a member executed these Articles of

Organization on July 14, 2000.

CORPORATE CREATIONS INTERNATIONALINC.

Randy A. Fernandez Vice President

Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139 (305) 672-0686

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STATEMENT OF REGISTERED AGENT

LIMITED LIABILITY COMPANY:
Automated Electronic Transfers, LLC

REGISTERED AGENT/OFFICE:
Corporate Creations Network Inc.
941 Fourth Street #200
Miami Beach FL 33139

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SECRETARY OF STATE
ANASSEE ! LORIDA

I agree to act as registered agent to accept service of process for the company named above at the place designated in this Statement. I agree to comply with the provisions of all statutes relating to the proper and complete performance of the registered agent duties. I am familiar with and accept the obligations of the registered agent position.

CORPORATE CREATIONS NETWORK INC.

Randy A. Fernandez, Vice President

Date: July 14, 2000

Corporate Creations International Inc. 941 Fourth Street #200 Miami Beach FL 33139 (305) 672-0686