Electronic Articles of Organization For Florida Limited Liability Company

L08000027488 FILED 8:00 AM March 17, 2008 Sec. Of State gharvey

Article I

The name of the Limited Liability Company is: CLOVER CREDIT SERVICES L.L.C.

Article II

The street address of the principal office of the Limited Liability Company is:

2928 CRESTWOOD TERRACE MARGATE, FL. 33063

The mailing address of the Limited Liability Company is:

2928 CRESTWOOD TERRACE MARGATE, FL. 33063

Article III

The purpose for which this Limited Liability Company is organized is: CREDIT CARD PROCESSING COMPANY

Article IV

The name and Florida street address of the registered agent is:

ERIN DOWNEY 2928 CRESTWOOD TERRACE MARGATE, FL. 33063

Having been named as registered agent and to accept service of process for the above stated limited liability company at the place designated in this certificate, 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 relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

Registered Agent Signature: ERIN DOWNEY

Article V

The name and address of managing members/managers are:

Title: MGR ERIN DOWNEY 2928 CRESTWOOD TERRACE MARGATE, FL. 33063 L08000027488 FILED 8:00 AM March 17, 2008 Sec. Of State gharvey

Article VI

The effective date for this Limited Liability Company shall be: 03/17/2008

Signature of member or an authorized representative of a member Signature: ERIN DOWNEY