Electronic Articles of Incorporation For

N02000008892 FILED November 18, 2002 Sec. Of State

FINANCIAL EDUCATION DISTRIBUTION, INC.

The undersigned incorporator, for the purpose of forming a Florida not-forprofit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is:

FINANCIAL EDUCATION DISTRIBUTION, INC.

Article II

The principal place of business address:

3773 NW 126TH AVE. SUITE 4 CORAL SPRINGS, FL. 33065

The mailing address of the corporation is:

3773 NW 126TH AVE. SUITE 4 CORAL SPRINGS, FL. 33065

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE EDUCATION TO THE GENERAL PUBLIC AND ALL CONSUMERS WITH RESPECT TO OVERALL FINANCIAL OBLIGATIONS AND THE RISKS WHICH MAY ARISE FROM CREDIT CARD DEBT.

Article IV

The manner is which directors are elected or appointed is:

THE METHOD OF ELECTION IS AS STATED IN THE BYLAWS.

Article V

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

WILLIAM L PLATTER 3773 NW 126TH AVE SUITE 4 CORAL SPRINGS, FL. 33065 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: WILLIAM L. PLATTER

Article VI

The name and address of the incorporator is:

WILLIAM L. PLATTER 3773 NW 126TH AVE. SUITE 4 CORAL SPRINGS, FL 33065

Incorporator Signature: WILLIAM L. PLATTER

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: D WILLIAM L PLATTER 3773 NW 126TH AVE STE 4 CORAL SPRINGS, FL. 33065

Title: D CHRISTOPHER YOUNG 3773 NW 126TH AVE. STE 4 CORAL SPRINGS, FL. 33065

Title: D ROBERT SPIEWAK 3773 NW 126TH AVE STE 4 CORAL SPRINGS, FL. 33065

Article VIII

The effective date for this corporation shall be:

11/12/2002