Electronic Articles of Incorporation For

N04000009680 FILED October 12, 2004 Sec. Of State jshivers

FINANCIAL INSTITUTIONS RISK MANAGEMENT ASSOCIATION, 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 INSTITUTIONS RISK MANAGEMENT ASSOCIATION, INC.

Article II

The principal place of business address:

15748 SW 102ND LANE MIAMI, FL. 33196

The mailing address of the corporation is:

15748 SW 102ND LANE MIAMI, FL. 33196

Article III

The specific purpose for which this corporation is organized is:

PROVIDE FINANCIAL & EDUCATIONAL ASSISTANCE INCL: FOR SUCH PURPOSES, THE MAKING OF DISTRIBUTIONS TO QUALIFYING EXEMPT ORGANIZATIONS UNDER SECTION □□501C(3)OF THE IRC, OR CORRESPONDING SECTION OF ANY FUTURE FEDERAL TAX CODE.

Article IV

The manner is which directors are elected or appointed is:

AS SET FORTH IN THE BY-LAWS

Article V

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

INCORPORATE USA, INC. 3150 SANDY RIDGE DR CLEARWATER, FL. 33761 I certify that I am familiar with and accept the responsibilities of registered agent.

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Registered Agent Signature: JOHN F. MARTIN FOR INCORPORATE USA, Indivers

Article VI

The name and address of the incorporator is:

JOHN F. MARTIN FOR INCORPORATE USA, INC. 3150 SANDY RIDGE DR

CLEARWATER, FL 33761

Incorporator Signature: JOHN F. MARTIN FOR INCORPORATE USA, INC.

Article VII

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

Title: P RAFAEL D MEJIA 15748 SW 102ND LA MIAMI, FL. 33196

Title: VP MARIA D MEJIA 15748 SW 102ND LANE MIAMI, FL. 33196

Title: T MIRIAM JIMENEZ 15748 SW 102ND LANE MIAMI, FL. 33196