

**Electronic Articles of Incorporation
For**

N12000005972
FILED
June 18, 2012
Sec. Of State
jshivers

AMERICAN TRUST CREDIT UNION CORP

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

Article I

The name of the corporation is:

AMERICAN TRUST CREDIT UNION CORP

Article II

The principal place of business address:

1000 BRICKELL AVE.
STE. 100
MIAMI, FL. US 33131

The mailing address of the corporation is:

1000 BRICKELL AVE.
STE. 100
MIAMI, FL. US 33131

Article III

The specific purpose for which this corporation is organized is:

TO PROVIDE FINANCIAL SERVICES TO A GROUP OF MEMBERS
IDENTIFIED AS RETAILERS AND SERVICE PROVIDERS ENGAGE IN
RETAIL BUSINESS AS WELL AS NON-DEPOSITORY FINANCIAL
SERVICES.

Article IV

The manner in which directors are elected or appointed is:

AS PROVIDED FOR IN THE BYLAWS.

Article V

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

JOSE R ESTEFANO
1000 BRICKELL AVE.,
STE. 100
MIAMI, FL. 33131

I certify that I am familiar with and accept the responsibilities of
registered agent.

Registered Agent Signature: JOSE R. ESTEFANO

Article VI

The name and address of the incorporator is:

JOSE R. ESTEFANO
1000 BRICKELL AVE.
STE. 100
MIAMI, FL, 33131

Electronic Signature of Incorporator: JOSE R. ESTEFANO

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: CEO
JOSE R ESTEFANO
6039 COLLINS AVE. PH-25
MIAMI BEACH,, FL. 33140 US

Title: CTO
STEVE HODGES
8454 CRESTVIEW RD.
SANGER, TX. 76266 US

Title: T
SALVADOR D SAAL
3135 NE. 184TH ST. NO. 2104
AVENTURA, FL. 33160 US

Title: VP
DYNZA MACKEY
244 BISCAYNE BLVD. STE. 3609
MIAMI, FL. 33132 US

Title: S
LORENA COLOMBO
888 BISCAYNE BLVD. STE. 705
MIAMI, FL. 33132 US

Article VIII

The effective date for this corporation shall be:

06/15/2012