Electronic Articles of Incorporation For

N12000010159 FILED October 25, 2012 Sec. Of State vherring

FLORIDA'S ASSOCIATION OF COMMUNITY BANKS AND CREDIT UNIONS, INCORPORATED

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:

FLORIDA'S ASSOCIATION OF COMMUNITY BANKS AND CREDIT UNIONS, INCORPORATED

Article II

The principal place of business address:

525 SOUTH FLAGLER DRIVE SUITE 505 WEST PALM BEACH, FL. US 33401

The mailing address of the corporation is:

525 SOUTH FLAGLER DRIVE SUITE 505 WEST PALM BEACH, FL. US 33401

Article III

The specific purpose for which this corporation is organized is:

TRADE ASSOCIATION FOR FLORIDA-BASED BANKING INSTITUTIONS

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:

JEFFREY M SISKIND 525 SOUTH FLAGLER DRIVE SUITE 500 WEST PALM BEACH, FL. 33401

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

Registered Agent Signature: JEFFREY SISKIND

Article VI

The name and address of the incorporator is:

JEFFREY SISKIND 525 SOUTH FLAGLER DRIVE SUITE 500 WEST PALM BEACH, FL 33401 October 25, 2012 Sec. Of State wherring

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Electronic Signature of Incorporator: JEFFREY SISKIND

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: P
JEFFREY M SISKIND
525 S. FLAGLER DRIVE, STE. 500
WEST PALM BEACH, FL. 33401

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LINDA B. CHARITY INTERIM COMMISSIONER

ATE | INVESTIGATE | ENFORCE

STREET ADDRESS: 101 Hast Gaines Street, Suim 636 • PHONE (850) 410-9800 • FAX (850) 410-9548
MAILING ADDRESS: Division of Financial Institutions, 200 Hast Gaines Street, Tallahassoc, FL 32399-0371
Visit us on the web: www.itsyourmoneyflowing.com • 250-487-9687

October 25, 2012

Mr. Jeffrey M. Siskind 525 S. Flagler Drive, Suite 500 West Palm Beach, FL 33401

Re: Florida's Association of Community Banks and Credit Unions, Incorporated

Dear Mr. Siskind:

Thank you for your recent e-mail requesting approval for use of the above-referenced name.

It is the opinion of this Office that the above-referenced corporate name is definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Office does not object to your use of the above-referenced name being registered to conduct business in the state of Florida. However, this does not give one the authority to act in any licensed capacity until all licensing requirements have been met within this state.

Sincerely,

Linda B. Charity

Director

LBC:bk

cc: Brenda Tadlock, Chief, Bureau of Commercial Recordings, Division of Corporations, Department of State