

Inter-office
Communication

Comptroller of Florida
Division of Banking

DATE: September 29, 2000

TO: Karon Beyer, Department of State
Division of Corporations - Bureau of Commercial Recordings

FROM: Bruce Ricca, Licensing and Chartering

SUBJ: **PREMIER COMMUNITY BANK OF SOUTHWEST FLORIDA**
Lehigh Acres, Lee County
(Approved New Bank)

FILED
00 SEP 29 AM 8:14
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

Please file the attached Articles of Incorporation for the above-referenced bank, using **TODAY'S DATE**, as the effective date.

Please make the following distribution of certified copies:

- (1) One copy to: Bruce Ricca
Division of Banking (Licensing & Chartering)
101 East Gaines Street, Suite 636
Tallahassee, FL 32399-0350
- (2) One copy to: Ms. Brenda O'Neil
Premier Community Bank of Southwest Florida
Post Office Box 60217
Fort Myers, Florida 33906
- 3) One Copy to: Federal Deposit Insurance Corporation
One Atlantic Center, Suite 1600
1201 West Peachtree Street, N.E.
Atlanta, Georgia 30309-3449

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*****61.25 *****61.25

The attached is a check which represents payment of the filing fees, charter tax and certified copies. If you have any questions, please call 410-9528.

BR.articles

*Registered Agent not
Required pursuant to
F.S. 607.0501(2)*

*PN
9/29*

RECEIVED
CONTROLLER'S OFFICE
SEP 25 AM 9:59
CASHIER'S OFFICE

RECEIVED
DIVISION OF BANKING
Bureau of Licensing & Chartering
F/U _____ FILE _____ DOGI _____

**Articles of Incorporation of
Premier Community Bank
Of Southwest Florida**

SEP 25 2000

RT. _____ CY. _____

The undersigned, acting as directors(s) for the purpose of forming a corporation under and by virtue of the Laws of the State of Florida, adopts(s) the following Articles of Incorporation.

Article I

The name of the corporation shall be PREMIER COMMUNITY BANK OF SOUTHWEST FLORIDA and its initial place of business shall be at 1111 Homestead Road, Lehigh Acres, Florida in the County of Lee and the State of Florida.

Article II

The general nature of the business to be transferred by this corporation shall be: That of a general commercial banking business with all the rights, powers, and privileges granted and conferred by the Florida Financial Institutions Codes, regulating the organization, powers, and management of banking corporations.

Article III

The total number of authorized shares to be issued by the corporation shall be 2,500,000. Such shares shall be of a single class and shall have a par value of \$1.00 per share. The corporation shall begin business with at least \$2,500,000 in paid-in common stock to be divided into 2,500,000 shares. The amount of surplus with which the corporation will begin business will not be less than \$2,375,000 and the amount of undivided profits, not less than \$125,000 all of which (capital stock, surplus, and undivided profits) shall be paid in cash.

Article IV

The term for which said corporation shall exist shall be perpetual unless terminated pursuant to the Florida Financial Institutions Codes.

Article V

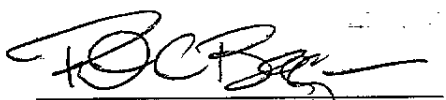
The number of directors shall not be fewer than five (5). A majority of the full board of directors may, at any time during the years following the annual meeting of shareholders in which such action has been authorized, increase the number of directors by not more than two and appoint persons to fill resulting vacancies. The names and street addresses of the first directors of the corporation are:

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SECRETARY OF STATE
TALLAHASSEE, FLORIDA

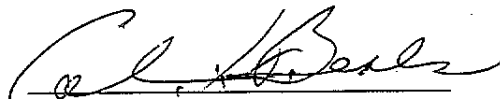
In witness of the foregoing, the undersigned director(s) have executed these Articles of Incorporation this 12th day of July, A. D. 2000.

NAME

STREET ADDRESS


Robert C. Bagans


6851 St. Edmunds Loop
Fort Myers, FL 33912


Calvin H. Beals

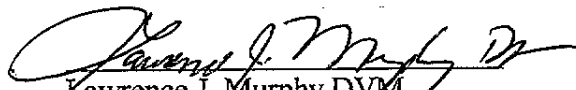
11780 Lakeshire Court
Fort Myers, FL 33913


Paul F. Dinger


17751 Wildcat Drive
Immokalee, FL 34142


James D. Hull

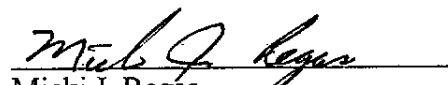
4070 W Palomino Dr. SW
Moore Haven, FL 33471


Lawrence J. Murphy DVM

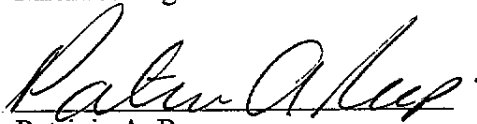
17770 Cypress Creek Rd.
Alva, FL 33920


Brenda M. O'Neil

4300 North Road
Fort Myers, FL 33917


Micki J. Regas

826 Montclair Ct.
Cape Coral, FL 33904


Patricia A. Regas

348 E Aston Circle
Lehigh Acres, FL 33972

JUL-12-2000 WED 08:49 AM PCB EXECUTIVE BRANCH

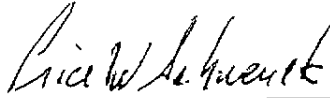
FAX NO. 7273455858

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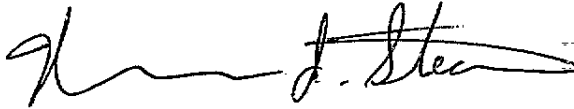
07/12/00 WED 07:38 FAX 941 731 1216

Brenda O'Neil

003



Price W. Schwenck

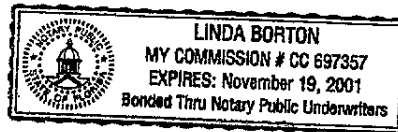


Harrison L. Steans

**State of Florida
County of Lee**

The foregoing instrument was acknowledged before me this 12TH day of JULY, 2000, by ROBERT C. BAGANS, PAUL DINGER, and LAWRENCE J. MURPHY, CALVIN H. BEALS, JAMES D. HULL, and BRENDA O'NEIL, who are personally known to me and who did/did not take an oath. NICKI J. REGAS, PATRICIA A. REGAS, PRICE W. SCHWENCK, HARRISON I STEANS

Linda Borton
NOTARY PUBLIC-STATE OF FLORIDA



Approved by the Department of Banking and Finance this 27TH day of September, 2000.

Tallahassee, Florida

[Signature]
Comptroller of Florida and Head of the
Department of Banking and Finance