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**Florida Department of State**  
**Division of Corporations**  
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 Katherine Harris, Secretary of State

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(((H00000051233 5)))

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**To:**  
 Division of Corporations  
 Fax Number : (850) 922-4001

**From:**  
 Account Name : ACE INDUSTRIES, INC.  
 Account Number : 070744001530  
 Phone : (305) 358-2571  
 Fax Number : (305) 358-7832

SECRETARY OF STATE  
 TALLAHASSEE, FLORIDA

00 OCT 10 AM 8:46

FILED

**FLORIDA PROFIT CORPORATION OR P.A.**

**BANKCARD CONCEPTS, INC.**

Certificate of Status	0
Certified Copy	1
Page Count	01
Estimated Charge	\$78.75



FLORIDA DEPARTMENT OF STATE  
Katherine Harris  
Secretary of State

September 29, 2000

ACE

SUBJECT: BANKCARD CONCEPTS, INC.  
REF: W00000023716

We received your electronically transmitted document. However, the document has not been filed. Please make the following corrections and refax the complete document, including the electronic filing cover sheet.

Written approval and clearance of the terms BANK, BANKER, BANC, BANKING, TRUST COMPANY, BANCSHARES, SAVINGS & LOAN ASSOCIATION, SAVINGS BANK, or CREDIT UNION must be obtained from the Division of Banking and Finance, pursuant to section 655.922(2a), Florida Statutes. The address is:

Division of Banking  
Director's Office  
101 E. Gaines St.  
Fletcher Bldg., 6th Floor.  
Tallahassee, FL 32399-0350  
(850) 410-9111.

If you have any further questions concerning your document, please call (850) 487-6067.

Neysa Culligan  
Document Specialist

FAX Aud. #: H00000051233  
Letter Number: 000A00051228

10/10/2000 02:12  
10-10-2000 15:38

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BANK MARKETING

PAGE 01  
P.02

## **BANKCARD INSERTS**

6428 Lake Worth Road, MD-607  
Lake Worth, Florida 33463-3008  
Phone: (561) 968-3018  
Fax: (561) 968-3035

October 10, 2000

Ace Industries, Inc.  
54 N.W. 11<sup>th</sup> Street  
Miami, Florida 33136  
ATTN: Nancy

Via Fax: 305-358-7832

RE: Incorporation of **BANKCARD CONCEPTS, INC.**

Dear Nancy:

Attached hereto please find a copy of a letter from the Office of the Comptroller, Department of Banking and Finance, State of Florida, indicating that we have clearance to go ahead and incorporate **BANKCARD CONCEPTS, INC.**

Please take the necessary steps to incorporate **BANKCARD CONCEPTS, INC. only**.

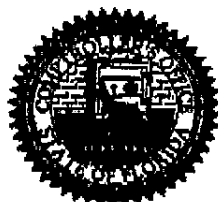
If you have any questions, please do not hesitate to call.

Thank you for your assistance in this matter.

Sincerely,

*John O'Connell*  
John O'Connell

Attachment



ROBERT F. MULLIGAN  
COMPTROLLER OF FLORIDA

**OFFICE OF THE COMPTROLLER**  
DEPARTMENT OF BANKING AND FINANCE  
**STATE OF FLORIDA**  
TALLAHASSEE  
32399-0350

October 2, 2000

RECEIVED  
10/16

John O'Connell  
Bank Marketing  
6428 Lake Worth Road, MD-607  
Lake Worth, Florida 33463-3008

Dear Mr. O'Connell:

Re: "Bank Marketing, Inc."  
"Bankcard Inserts, Inc."  
"Bankcard Concepts, Inc."

Thank you for your recent letter/fax requesting approval for use of the above-referenced names.

It is the opinion of this Department that the above-referenced corporate names are definitive enough to differentiate the business being conducted from that of a commercial bank or trust company. Therefore, the Department does not object to your use of the above-referenced names being registered to conduct business in the state of Florida.

Sincerely,

A handwritten signature in black ink, appearing to read "Alex Hager", is written over a horizontal line.

Alex Hager  
Director

:kr

cc: Karon Beyer, Chief, Bureau of Corporate Records  
Division of Corporations, Secretary of State's Office

**H00-51233****Articles of Incorporation**

Article 1: Name of Corporation: **BANKCARD CONCEPTS, INC.**

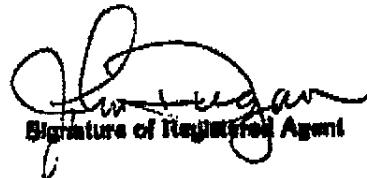
Address of Corporation: **6428 LAKE WORTH ROAD, SUITE 607  
LAKE WORTH, FLORIDA 33463**

Article 2: Capital Stock: The number of shares which the corporation has authorized to be outstanding at any one time is 100, with a par value of **\$1.00**.

Article 3: REGISTERED AGENT: **JOHN DUGAN**

REGISTERED OFFICE: **6428 LAKE WORTH ROAD, SUITE 607  
LAKE WORTH, FLORIDA 33463**

\*I am familiar with and hereby accept the duties and responsibilities as Registered Agent for said corporation.



Signature of Registered Agent

Article 4: The Board of Directors are: (Board of Directors is NOT REQUIRED).  
First listed is President, Second is Vice President, then Secretary/Treasurer.

1. **JOHN O'CONNELL, 6428 LAKE WORTH ROAD, SUITE 607, LAKE WORTH, FLORIDA 33463**
- 2.
- 3.

Article 5: The NAME and ADDRESS of the INCORPORATOR is:

**JOHN O'CONNELL  
6428 LAKE WORTH ROAD, SUITE 607  
LAKE WORTH, FLORIDA 33463**

In witness whereof, I have subscribed my name:



Signature of Incorporator

**FILED**  
00 OCT 10 AM 8:44  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

**H00-51233**