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Inter-Office
Communication

Comptroller of Florida
Division of Banking

DATE: December 14, 2000

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

FROM: Bruce Ricca, Licensing and Chartering

SUBJ: **UNITED HERITAGE BANK**
Orlando, Orange County
(Approved New Bank)

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:

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-12/14/00--01015--001
*****61.25 *****61.25

(1) One copy to: Bruce Ricca
Division of Banking (Licensing & Chartering)
101 East Gaines Street, Suite 636
Tallahassee, FL 32399-0350

(2) Two copies to: Mr. John P. Greeley
Smith MacKinnon
Post Office Box 2254
Orlando, Florida 32802-2254

*~~certified~~
Copy to:

Federal Deposit Insurance Corporation
One Atlantic Center, Suite 1600
1201 West Peachtree Street, N.E.
Atlanta, Georgia 30309-3449

FILED
00 DEC 14 AM 9:52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

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
607.0501(2) Florida Statutes*

*RV
12/14*

**ARTICLES OF INCORPORATION
OF
UNITED HERITAGE BANK**

FILED
00 DEC 14 AM 9:52
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

The undersigned, acting as directors for the purpose of forming a corporation under and by virtue of the laws of the State of Florida, adopt the following Articles of Incorporation.

ARTICLE I

The name of the corporation shall be United Heritage Bank and its initial place of business shall be 3378 Edgewater Drive, Orlando, Florida 32804.

ARTICLE II

The general nature of the business to be transacted 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 shares authorized to be issued by the corporation shall be 3,000,000. Such shares shall be of a single class and shall have a par value of \$5.00 per share. The corporation shall begin business with at least \$5,000,000 in paid-in common capital stock to be divided into 1,000,000 shares. The amount of surplus with which the corporation will begin business will be not less than \$3,500,000 and the amount of undivided profits not less than \$1,000,000, 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:

Name

Street Address

John Cash, Jr.	1621 Laurel Road, Winter Park, Florida 32789
James P. Caruso	738 Hardman Drive, Orlando, Florida 32806
M. A. Garcia, III	941 Tuskawilla Trail, Winter Springs, Florida 32708
James L. Hewitt	811 North Lake Adair, Orlando, Florida 32804
Vincent Hughes	560 Ivanhoe Blvd., Orlando, Florida 32804
Richard T. McCree, Sr.	945 North Lake Adair, Orlando, Florida 32804
David G. Powers	104 Green Leaf Lane, Altamonte Springs, Florida 32714
Donald F. Wright	4450 East Lake Drive, Winter Springs, Florida 32708

ARTICLE VI

The name and street address of the person signing these Articles of Incorporation as incorporator is David G. Powers, 3378 Edgewater Drive, Orlando, Florida 32804.

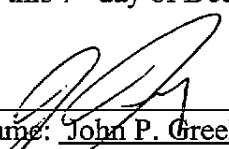
In witness of the foregoing, the undersigned incorporator has executed these Articles of Incorporation declaring and certifying that the facts stated herein are true, and hereby subscribe thereto and hereunto set his hand and seal this 7th day of December, A.D. 2000.



David G. Powers

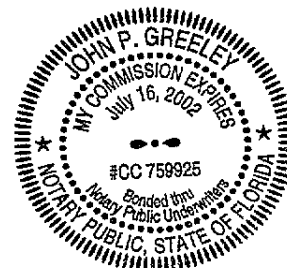
STATE OF FLORIDA)
COUNTY OF ORANGE -)

The foregoing instrument was acknowledged before me this 7th day of December, 2000, by David G. Powers.



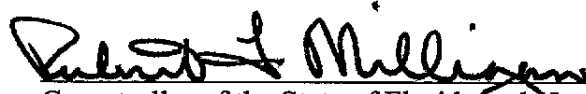
Printed Name: John P. Greeley
Notary Public - State of Florida at Large

Personally known ☒ or Produced Identification ☐
Type of Identification Produced _____



APPROVAL

Approved by the Department of Banking and Finance this 13TH day of December,
2000.



Comptroller of the State of Florida and Head of the
Department of Banking and Finance

Tallahassee, Florida