

Inter-office
Communication

Division of Banking

DATE: October 16, 2001

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

FROM: Bruce Ricca, Licensing and Chartering

SUBJ: **UNITED COMMUNITY BANK**
Bellevue, Marion County
(Approved New Bank)

000004638670--2
-10/16/01--01035--021
*****61.25 *****61.25

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) Two copies to: Mr. E. Eugene Phinney
United Community Bank
Post Office Box 3340
Bellevue, Florida 34421-3340

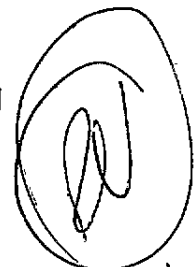
Uncertified
Copy to: Mr. Steve King
Federal Deposit Insurance Corporation
One Atlantic Center, Suite 1600
1201 West Peachtree Street, N.E.
Atlanta, Georgia 30309-3449

FILED
01 OCT 16 AM 10:53
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

Reg Agent not required pursuant to
607: 0501(2)-Florida Statutes



10/17

**ARTICLES OF INCORPORATION
OF
UNITED COMMUNITY BANK**

FILED
01 OCT 16 AM 10:53
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 Community Bank and its initial place of business shall be 11800 South U.S. Highway 441, Belleview, Florida 34420.

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 2,000,000. 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 \$3,000,000 in paid-in common capital stock to be divided into 600,000 shares. The amount of surplus with which the corporation shall begin business shall not be less than \$2,700,000, all of which (capital stock and surplus) 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

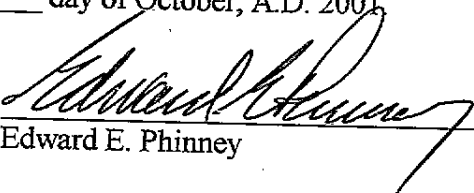
The number of directors shall not be fewer than five (5). A majority of the full board of directors may, at any time during the years following the annual meeting of shareholders in which such action has been authorized, increase the number of directors by not more than two and appoint persons to fill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

<u>Name</u>	<u>Street Address</u>
Frank C. Amatea	2323 SE 15th Street, Ocala, FL 34471
Rickey J. Bolling	993 SE 69th Place, Ocala, FL 34480
Mary F. Fox	11845 SE 169th Avenue Road, Ocklawaha, FL 32179
S. Albert Hanser	1517 Sand Castle Road, Sanibel Island, FL 33957
Joseph C. Hildner	976 NE 51 Avenue, Ocala, FL 33470
Patrick A. McLaughlin	1365 SE 73rd Place, Ocala, FL 34480
Jerry R. Murphy	138 Juniper Trail, Ocala, FL 34480
Edward E. Phinney	2344 SE 5th Street, Ocala, FL 34471
C. John Stechsulte	5893 N.W. 80th Avenue Road, Ocala, FL 33482
Thomas F. Stenson	449 Beachside Place, Fernandina Beach, FL 32304
Gene V. Zanetti	2927 SE 22nd Avenue, Ocala, FL 34471-1018

ARTICLE VI


The name and street address of the person signing these Articles of Incorporation as incorporator is Edward E. Phinney whose address is 2234 SE 5th Street, Ocala, FL 34471.

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 4th day of October, A.D. 2001.

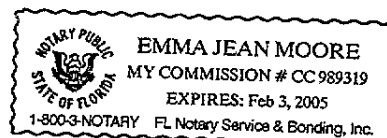

Edward E. Phinney

STATE OF FLORIDA)
COUNTY OF MARION)

The foregoing instrument was acknowledged before me this 4 day of October, 2001, by Edward E. Phinney.

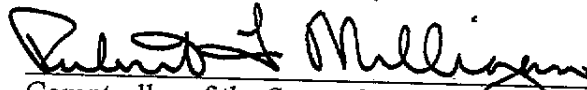

Printed Name:
Notary Public - State of Florida at Large

Personally known ☒ or Produced Identification ☐
Type of Identification Produced



APPROVAL

Approved by the Department of Banking and Finance this 15TH day of October, 2001.

A handwritten signature in black ink, appearing to read "Robert L. Milligan", written over a horizontal line.

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

Tallahassee, Florida