Electronic Articles of Incorporation For

P04000151533 FILED November 04, 2004 Sec. Of State jshivers

SAFER THAN CASH, INC.

The undersigned incorporator, for the purpose of forming a Florida profit corporation, hereby adopts the following Articles of Incorporation:

Article I

The name of the corporation is: SAFER THAN CASH, INC.

Article II

The principal place of business address:

5595 S.W. 80TH STREET (A) MIAMI, FL. 33143

The mailing address of the corporation is:

5595 S.W. 80TH STREET (A) MIAMI, FL. 33143

Article III

The purpose for which this corporation is organized is:

FINANCIAL INSTRUMENTS BUSINESS: DEBIT CARDS, CUSTOM CREDIT CARDS, AND STORED VALUE CARDS.

Article IV

The number of shares the corporation is authorized to issue is: 100

Article V

The name and Florida street address of the registered agent is:

SPECIAL-COR 5595 S.W. 80 TH STREET (A) MIAMI, FL. 33143 I certify that I am familiar with and accept the responsibilities of registered agent.

Registered Agent Signature: ROBERT P. MIDDLEBROOK

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Article VI

The name and address of the incorporator is:

ROBERT P. MIDDLEBROOK 5595 S.W. 80 TH STREET MIAMI , FL. ZIP 33143

Incorporator Signature: ROBERT P. MIDDLEBROOK

Article VII

The initial officer(s) and/or director(s) of the corporation is/are:

Title: P
ROBERT P MIDDLEBROOK
5595 S.W. 80 TH STREET
MIAMI. FL. 33143

Article VIII

The effective date for this corporation shall be:

11/02/2004