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EFFECTIVE DATE  
02/07/2006

2006 FEB 10 PM 4:52  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

FILED



David A. Young, Jr.  
Certified Public Accountant

1243 Southeast 22nd Avenue  
Ocala, FL 34471-2661

Phone: 352-622-8532  
Fax: 352-622-2654  
Cell: 352-895-4873  
Email: DAYIICPA@cs.com

January 4, 2006

Secretary of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, FL 32314


Re: Benefits' Bank, Inc.

Gentlemen:

Enclosed please find an original and one copy of the Articles of Incorporation of Benefits' Bank, Inc. for filing as a "for profit" corporation along with the filing fee of \$78.75 for same. The date of incorporation should be January 5, 2006. Please return the "time and date stamped" copy along with the proof of filing at your earliest convenience.

Thank you for your cooperation in this matter. If you have any questions, please do not hesitate to call our office.

Sincerely,

  
David A. Young, Jr.

DAYjr/j  
Enclosures



David A. Young, Jr.  
Certified Public Accountant

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Ocala, FL 34471-2661

Phone: 352-622-8532  
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Cell: 352-895-4873

February 8, 2006

Secretary of State  
Division of Corporations  
P. O. Box 6327  
Tallahassee, F 32314

Re: Employer Benefit Advisors, Inc.

Gentlemen:

We are attaching a copy of your letter received as a result of our original filing. We have changed the name of the corporation as requested and are enclosing the original and one copy of the redrafted Articles of Incorporation.

Thank you for your help.

Sincerely,

David A. Young, Jr.  
Certified Public Accountant

DAYJr:j



FLORIDA DEPARTMENT OF STATE  
Division of Corporations

RECEIVED  
06 FEB 10 AM 11:38

DEPARTMENT OF STATE  
DIVISION OF CORPORATIONS  
TALLAHASSEE, FLORIDA

January 10, 2006

DAVID A YOUNG, JR, CPA  
1243 SE 22ND AVE  
OCALA, FL 34471-2661

SUBJECT: BENEFITS' BANK, INC.  
Ref. Number: W06000000997

We have received your document for BENEFITS' BANK, INC. and your check(s) totaling \$78.75. However, the enclosed document has not been filed and is being returned for the following correction(s):

Written approval and clearance of the words BANK, BANC, BANCO, BANQUE, BANKER, BANKING, TRUST COMPANY, SAVINGS AND LOAN ASSOCIATION, SAVINGS BANK or CREDIT UNION, or words of similar import in any context or any manner must be obtained from the Office of Financial Regulation, pursuant to section 655.922(2a), Florida Statutes.

Enclosed is a "Corporate Name Approval Request" form to be completed and sent to the address indicated on the form. If the proposed name is approved by the Office of Financial Regulation, resubmit the document and the approval letter to the Division of Corporations for filing.

Please return the original and one copy of your document, along with a copy of this letter, within 60 days or your filing will be considered abandoned.

If you have any questions concerning the filing of your document, please call (850) 245-6855.

Tammy Hampton  
Document Specialist  
New Filing Section

Letter Number: 706A00001681

**ARTICLES OF INCORPORATION OF  
EMPLOYER BENEFIT ADVISORS, INC.**

**EFFECTIVE DATE**  
02/03/2006

A Florida For-Profit Corporation

The undersigned incorporator hereby submits these Articles of Incorporation in order to form a For-Profit Corporation under the laws of the State of Florida.

**ARTICLE I**

**NAME**

The name of the corporation is Employer Benefit Advisors, Inc.

**ARTICLE II**

**PRINCIPLE OFFICE & MAILING ADDRESS**

The address of the principal office is 1724 Southeast 17<sup>th</sup> Avenue, Ocala, Florida, 34471, and the mailing address is the same.

**ARTICLE III**

**NATURE OF BUSINESS**

The general nature of the business to be transacted by this corporation includes, but is not limited to, employee benefits consultation, the purchase of assets of any other corporation or business entity engaged in the same or other character of business, to provide administrative and ancillary services to any activity of the corporation, and to otherwise engage in any activity or business, similar to, or completely different from above, permitted under the laws of the United States and of this State.

**ARTICLE IV**

**CAPITAL STOCK**

The maximum number of shares of stock that this corporation is authorized to have outstanding at any one time is 10,000 shares of common stock, having a par value of \$1.00 per share.

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SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

FILED

## **ARTICLE V**

### **INITIAL CAPITAL**

The amount of capital with which this corporation shall begin business shall not be less than the sum of One Thousand Dollars (\$1,000.00).

## **ARTICLE VI**

### **PREEMPTIVE RIGHTS**

The corporation shall have the power to create and issue, with or without any connection to the issue and sale of any shares of stock or other securities, rights, warrants or options entitling the holders thereof to purchase from the corporation any shares of its capital stock of any class or classes, upon such terms and conditions and at such times and prices, but not less than par, if such shares have par value, as the Board of Directors may provide and which shall be incorporated in an instrument or instruments evidencing such rights. In the absence of fraud, the judgment of the Directors as to the consideration of the issuance of such rights, warrants or options and the sufficiency thereof shall be conclusive.

## **ARTICLE VII**

### **TERM OF EXISTENCE**

This corporation is to exist perpetually.

## **ARTICLE VIII**

### **DESIGNATION OF REGISTERED AGENT** **INITIAL ADDRESS OF REGISTERED OFFICE**

The initial Registered Agent is designated as DAVID A. YOUNG, JR.. The Registered Agent of the corporation may be changed at any time by a vote of the Board of Directors without an amendment of these Articles.

The street address of the initial registered office of this corporation in the State of Florida is 1243 Southeast 22<sup>nd</sup> Avenue, Ocala, FL 34471. The Board of Directors may from time to time, without amending these Articles, move the registered office to any other address within the State of Florida.

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## **ARTICLE IX**

### **DIRECTORS**

This corporation shall have two (2) directors initially. The number of Directors may be increased or diminished from time to time, by an amendment of the By-Laws when such amendment is adopted by the stockholders, but shall never be less than one (1).

## **ARTICLE X**

### **INITIAL DIRECTORS**

The name and mailing addresses of the members of the first Board of Directors are:

Raymond N. Strickland, Jr.  
3315 SE 25<sup>th</sup> Avenue  
Ocala, FL 34471

R. David Greer  
1724 SE 17<sup>th</sup> Avenue  
Ocala, FL 34471

The above named Directors shall hold office for the first year of existence of the corporation or until their successor(s) are elected or appointed and have qualified.

## **ARTICLE XI**

### **INCORPORATOR**

The name and mailing address of the incorporator filing these Articles of Incorporation is:

David A. Young, Jr.  
1243 Southeast 22<sup>nd</sup> Avenue  
Ocala, FL 34471

## **ARTICLE XII**

### **INDEMNITY OF DIRECTORS AND OFFICERS**

Any person made a party to any action, suit or proceeding by reason of the fact that he, or his personal representative, is or was the incorporator, a director, officer or employee of the corporation, or any corporation in which he served as such at the request of the corporation, shall be indemnified by the corporation against the reasonable expenses, including attorney's fees, actually and necessarily incurred by him in connection with the defense of such action, suit or proceeding, or in connection with any appeal

therein, except in relation to matters as to which it shall be judged in such action, suit or proceeding that such officer, director or employee is liable for negligence or misconduct in the performance of his duties.

The foregoing right of indemnification shall not be deemed exclusive of any other rights to which any officer, director or employee may be entitled apart from the provisions of this section.

A director shall not be liable for dividends illegally declared, distributions illegally made to shareholders, or any other action taken in reliance and in good faith upon financial statements of the corporation represented to him to be correct by the President of the corporation or the officer having charge of the books of account, or certified by an independent or certified accountant to clearly reflect the financial condition of the corporation; nor shall he be liable if in good faith in determining the amount available for dividends or distribution, he considered the assets to be of ample value.

### **ARTICLE XIII**

#### **BY-LAWS AND STOCKHOLDERS AGREEMENT**

The stockholders, by agreement, or the By-Laws of the corporation may restrict the transfer or encumbrance of any and all of its stock, including but not limited to, provisions for the transfer of the stock owned by retiring, disabled or deceased stockholders, or any stockholder required to sever financial interests in the corporation. Where the By-Laws are amended for the purpose of changing, modifying or otherwise repealing provisions respecting the management of this corporation, then only the stockholders of this corporation shall have the power to so adopt, amend, modify or repeal such By-Laws.

### **ARTICLE XIV**

#### **AMENDMENT**

These Articles of Incorporation may be amended in the manner provided by the laws of the State of Florida. Every amendment shall be approved by the Board of Directors, proposed by them to the stockholders, and approved at a stockholders' meeting by a majority of the stockholders entitled to vote thereon, unless all of the directors and all of the stockholders sign a written statement manifesting their intention that the Articles of Incorporation be amended.

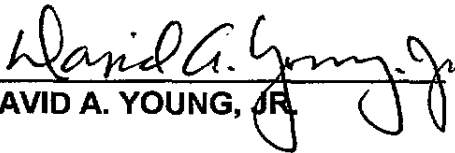


**ARTICLE XV**

**DATE OF INCEPTION**

This corporation shall commence existence on February 7, 2006.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal, acknowledged and filed the foregoing Articles of Incorporation under the laws of the State of Florida, this \_\_\_\_\_ day of February, 2006.

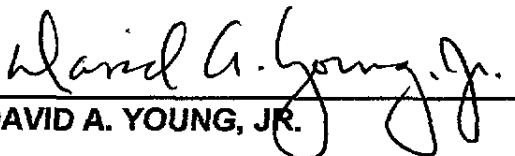
  
DAVID A. YOUNG, JR.

**ACCEPTANCE OF REGISTERED AGENT**

Pursuant to Florida Statute 48.091 and Article VIII of these Articles of Incorporation, the undersigned Registered Agent does hereby accept the duties as Registered Agent for Employer Benefit Advisors, Inc. and designates his location for service of process as:

1243 Southeast 22<sup>nd</sup> Avenue, Ocala, FL 34471

The undersigned shall serve as Registered Agent until otherwise removed or shall resign pursuant to the laws of the State of Florida.

  
DAVID A. YOUNG, JR.