

**Electronic Articles of Incorporation
For**

P06000021576
FILED
February 13, 2006
Sec. Of State
jshivers

X CARD 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:

X CARD INC.

Article II

The principal place of business address:

230 HENDRICKS ISLE
SUITE 2
FT LAUDERDALE, FL. US 33301

The mailing address of the corporation is:

230 HENDRICKS ISLE
SUITE 2
FT LAUDERDALE, FL. US 33301

Article III

The purpose for which this corporation is organized is:

SELL DEBIT CARDS

Article IV

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

100,000

Article V

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

JOSEPH M MASERATTI
230 HENDRICKS ISLE
SUITE 2
FT LAUDERDALE, FL. 33301

I certify that I am familiar with and accept the responsibilities of registered agent.

P06000021576
FILED
February 13, 2006
Sec. Of State
jshivers

Registered Agent Signature: JOSEPH MASERATTI

Article VI

The name and address of the incorporator is:

JOSEPH MASERATTI
230 HENDRICKS ISLE
SUITE 2
FT LAUDERDALE FL 33301

Incorporator Signature: JOSEPH MASERATTI

Article VII

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

Title: PRES
STEWART E OKUN
10120 NW 43RD STREET
CORAL SPRINGS, FL. 33301 US

Article VIII

The effective date for this corporation shall be:

02/12/2006