

**Electronic Articles of Incorporation
For**

P06000046811
FILED
March 31, 2006
Sec. Of State
jshivers

LYDIAN BANCORP, 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:

LYDIAN BANCORP, INC.

Article II

The principal place of business address:

180 ROYAL PALM WAY
PALM BEACH, FL. 33480

The mailing address of the corporation is:

180 ROYAL PALM WAY
PALM BEACH, FL. 33480

Article III

The purpose for which this corporation is organized is:

ANY AND ALL LAWFUL BUSINESS.

Article IV

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

10,000

Article V

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

CHRISTOPHER T BOLDMAN
3801 PGA BLVD
SUITE 700
PALM BEACH GARDENS, FL. 33410

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

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Registered Agent Signature: CHRISTOPHER BOLDMAN

Article VI

The name and address of the incorporator is:

CHRISTOPHER BOLDMAN
3801 PGA BLVD
SUITE 700
PALM BEACH GARDENS, FL 33410

Incorporator Signature: CHRISTOPHER BOLDMAN

Article VII

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

Title: CEO
RORY A BROWN
3801 PGA BLVD
PALM BEACH GARDENS, FL. 33410 US

Title: P
JAMES B MEANY
180 ROYAL PALM WAY
PALM BEACH, FL. 33480 US

Title: EVP
ROBERT T REICHERT
3801 PGA BLVD
PALM BEACH GARDENS, FL. 33410 US

Title: SVP
CHRISTOPHER T BOLDMAN
3801 PGA BLVD
PALM BEACH GARDENS, FL. 33410 US

Article VIII

The effective date for this corporation shall be:

03/31/2006