

**Electronic Articles of Incorporation
For**

P08000058782
FILED
June 17, 2008
Sec. Of State
tburch

ARROW FINANCIAL, 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:

ARROW FINANCIAL, INC.

Article II

The principal place of business address:

2500 E. HALLANDALE BEACH BLVD
800
HALLANDALE BEACH, FL. US 33009

The mailing address of the corporation is:

2500 E. HALLANDALE BEACH BLVD
800
HALLANDALE BEACH, FL. US 33009

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:

1000

Article V

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

RICARDO J CANAL
2500 E. HALLANDALE BEACH BLVD
800
HALLANDALE BEACH, FL. 33009

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

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Registered Agent Signature: RICARDO J. CANAL

Article VI

The name and address of the incorporator is:

RICARDO CANAL
2500 E. HALLANDALE BEACH BLVD
800
HALLANDALE BEACH, FL 33009

Incorporator Signature: RICARDO J. CANAL

Article VII

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

Title: P
RICARDO J CANAL
2500 E. HALLANDALE BEACH BLVD
HALLANDALE BEACH BLVD, FL. 33009 US

Article VIII

The effective date for this corporation shall be:

06/16/2008