

**Electronic Articles of Incorporation
For**

P19000089285
FILED
November 18, 2019
Sec. Of State
smbellenger

KONA FINANCIAL CORP

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:

KONA FINANCIAL CORP

Article II

The principal place of business address:

2101 S. WAVERLY PLACE, SUITE
200B
MELBOURNE, FL. 32901

The mailing address of the corporation is:

2101 S. WAVERLY PLACE, SUITE
200B
MELBOURNE, FL. 32901

Article III

The purpose for which this corporation is organized is:

TO SERVE THE FINANCIAL NEEDS OF FAMILIES WITHIN OUR
COMMUNITY.

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:

CONRAD COLLINS
653 BROCKTON WAY
WEST MELBOURNE, FL. 32904

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

Registered Agent Signature: CONRAD COLLINS

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Article VI

The name and address of the incorporator is:

CONRAD COLLINS
2101 S. WAVERLY PLACE, SUITE
200B
MELBOURNE, FLORIDA, 32901

Electronic Signature of Incorporator: CONRAD COLLINS

I am the incorporator submitting these Articles of Incorporation and affirm that the facts stated herein are true. I am aware that false information submitted in a document to the Department of State constitutes a third degree felony as provided for in s.817.155, F.S. I understand the requirement to file an annual report between January 1st and May 1st in the calendar year following formation of this corporation and every year thereafter to maintain "active" status.

Article VII

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

Title: P
CONRAD COLLINS
2101 S. WAVERLY PLACE
MELBOURNE, FL. 32901 US

Title: VP
JANE COLLINS
653 BROCKTON WAY
MELBOURNE, FL. 32904 US

Article VIII

The effective date for this corporation shall be:

11/18/2019