

P96000002409

Inter-Office
Communication



Comptroller of Florida
Division of Banking

DATE: December 4, 1995

201100001138641133
01/11/96-01/13-01/4
\$444192.50 \$444192.50

TO: Karon Beyer, Department of State
Division of Corporations - Bureau of Commercial Recording

FROM: Bruce Ricca, Licensing and Chartering *BR*

SUBJ: Citizens Community Bank of Florida, Marco Island, Collier County
Approved New State Bank
(Your Number: R95000001069).

Please file the attached Articles of Incorporation for the above-referenced bank, using TODAY'S DATE, as the effective date.

Please make the following distribution of certified copies:

(1) Mail one copy to: Division of Banking
Licensing and Chartering

35

(2) Mail one copy to: Federal Deposit Insurance Corporation
One Atlantic Center, Suite 1600
1201 West Peachtree Street, N.E.
Atlanta, Georgia 30309-3449

300

157.50

(3) Mail one copy to: Mr. Herbert D. Haughton
Igler & Dougherty
1501 Park Avenue East
Tallahassee, Florida 32301

Also attached is a check which represents payment of the filing fees, charter tax and certified copies. If you have any questions, please call 487-1410.

BR:ma:articles

Attachments

cc: Federal Reserve Bank of Atlanta, Atlanta, Georgia

Bureau of Financial Institutions - District II

66381-9 12/11/95
SECTION 1125, STATE
TALLAHASSEE, FLORIDA

**ARTICLES OF INCORPORATION OF
CITIZENS COMMUNITY BANK OF FLORIDA**

The undersigned, acting as directors for the purpose of forming a corporation under and by virtue of the State of Florida, adopt the following Articles of Incorporation.

ARTICLE I

The name of the corporation shall be CITIZENS COMMUNITY BANK OF FLORIDA and its initial place of business shall be at 604 Elksam Circle in the city of Marco Island, in the County of Collier and in the State of Florida.

ARTICLE II

The general nature of the business to be transacted by this corporation shall be: That of a general commercial banking business with all the rights, powers, and privileges granted and conferred by the Florida Financial Institutions Codes, regulating the organizations, powers, and Management of banking corporations.

ARTICLE III

The total number of shares of common stock authorized to be issued by the corporation shall be 1,000,000. Such shares shall be of a single class and shall have a par value of \$5.00 per share. The corporation shall begin business with at least \$2,040,000 in paid-in capital stock to be divided into 408,000 shares. The amount of surplus with which the corporation will begin business will not be less than \$1,800,000 and the amount of undivided profits, not less than \$160,000 all of which (capital stock, surplus, and undivided profits) shall be paid in cash.

ARTICLE IV

The term for which said corporation shall be perpetual unless terminated pursuant to the Florida Financial Institutional Codes.

ARTICLE V

The number of directors shall not be fewer than five (5). A majority of the full board of directors may, at any time during the years following the annual meeting of shareholders in which such action has been authorized, increase the number of directors by not more than two and appoint persons to fill resulting vacancies. The names and street addresses of the first directors of the corporation are:

NAME	STREET ADDRESS
Diane M. Beyer	511 Gordonia Drive, Naples, Florida 33942
Joel M. Cox	606 Bald Eagle Drive, Marco Island, Florida 33937
Dennis D. Essing	8560 Mystic Greens, Naples, Florida 33962
Thomas B. Garrison	1120 Silver Sands Avenue, Naples, Florida 33942
Paul Janssens-Lens	992 Winterberry Drive, Marco Island, Florida 33937
Dennis J. Lynch	756 Brentwood Point, Naples, Florida 33963
Heidi I. Mayerhofer	1276 Treasure Court, Marco Island, Florida 33937
Stephen A. McLaughlin	6624 D Tannin Lane, Naples, Florida 33942
Richard Storm, Jr.	264 Rock Hill Court, Marco Island, Florida 33937
W. Terrell Upson	383 Harbour Drive, Naples, Florida 33940

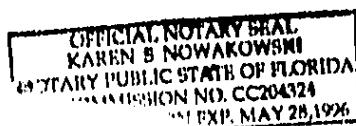
In witness of the foregoing, the undersigned directors have executed the Articles of Incorporation this 28th day of November, A.D. 1995.

Diane M. Beyer
Joel M. Cox
Dennis D. Essing
Thomas B. Garrison
Dennis J. Lynch
Heidi I. Mayerhofer
Stephen A. McLaughlin
Richard Storm, Jr.
W. Terrell Upson

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8560 Mystic Greens, Naples, Florida 33962
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6624 D Tannin Lane, Naples, Florida 33942
264 Rock Hill Court, Marco Island, Florida 33937
383 Harbour Drive, Naples, Florida 33940

STATE OF FLORIDA
COUNTY OF COLLIER

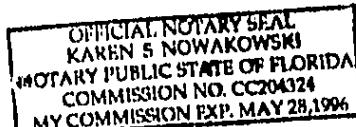
The foregoing instrument was acknowledged before me this 28th day of November, 1995 by Diane M. Beyer who is personally known to me or who has produced _____ as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

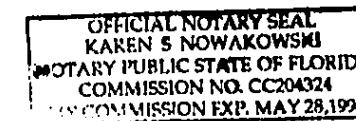
The foregoing instrument was acknowledged before me this 28th day of November, 1995 by Joel M. Cox who is personally known to me or who has produced _____ as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

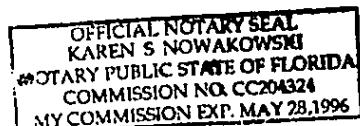
The foregoing instrument was acknowledged before me this 28th day of November, 1995 by Dennis D. Essing who is personally known to me or who has produced _____ as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

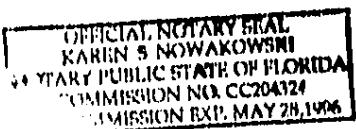
The foregoing instrument was acknowledged before me this 28th day of November, 1995 by Thomas B. Garrison who is personally known to me or who has produced _____ as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

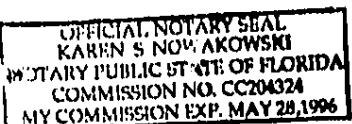
The foregoing instrument was acknowledged before me this 28th day of November, 1995 by Paul Janssens-Lens who is personally known to me or who has produced as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

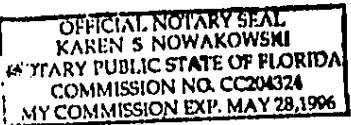
The foregoing instrument was acknowledged before me this 28th day of November, 1995 by Dennis J. Lynch who is personally known to me or who has produced as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

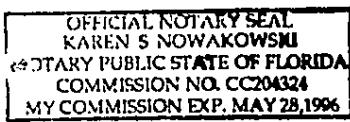
The foregoing instrument was acknowledged before me this 28th day of November, 1995 by Heidi I. Mayerhofer who is personally known to me or who has produced as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

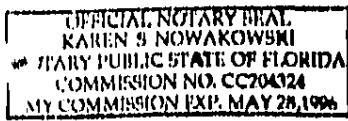
The foregoing instrument was acknowledged before me this 28th day of November, 1995 by Stephen A. McLaughlin who is personally known to me or who has produced as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

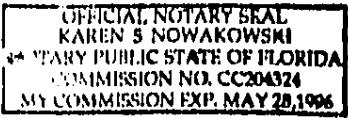
The foregoing instrument was acknowledged before me this 28th day of November, 1995 by Richard Storm, Jr. who is personally known to me or who has produced _____ as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

The foregoing instrument was acknowledged before me this 28th day of November, 1995 by W. Terrell Upson who is personally known to me or who has produced _____ as identification and who did/did not take an oath.



Karen Nowakowski

Notary Public - State of Florida at Large
My Commission Expires:

Approved by the Department of Banking and Financing this 20 day of December, 1995.

Tallahassee, Florida

Robert F. Milligan

Robert F. Milligan
Comptroller of the State of Florida
and Head of the Department of
Banking and Finance

96 JAN - 9 AM 11:31
FBI
SECRETARY OF STATE
TALLAHASSEE, FLORIDA