

**TRIMMIER LAW FIRM**  
A PARTNERSHIP OF LIMITED LIABILITY ENTITIES  
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April 1, 1998

Department of State  
Division of Corporations  
Post Office Box 6327  
Tallahassee, Florida 32314

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\*\*\*\*122.50 \*\*\*\*122.50

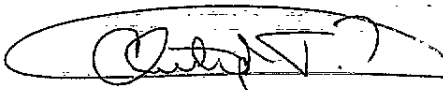
Re: Articles of Incorporation of Personal Financial Services, Inc.

Dear Sir/Madam:

Enclosed please find the original and two (2) copies of the Articles of Incorporation and Designation of Acceptance of Registered Agent on the above-referenced corporation. I have enclosed a check in the amount of \$122.50 made payable to the Department of State for filing fees and a certified copy of the Articles of Incorporation.

Please return the copies in the self-addressed stamped envelope provided. Thank you for your cooperation in this matter.

Very truly yours,



CHRISTOPHER T. FULMER  
For the Firm

CTF/bnc

Enclosure

FILED  
98 APR -6 AM 10:54  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

994-7-98

**ARTICLES OF INCORPORATION**  
**OF**  
**Personal Financial Services, Inc.**

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98 APR -6 AM 10:54  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

The Undersigned, for the purpose of forming a corporation pursuant to the Florida Business Corporation Act, hereby adopt the following Articles of Incorporation:

**ARTICLE I**

The name of the Corporation is Personal Financial Services, Inc. The street address and mailing address of the corporation's principal office is 6040 S. Florida Ave., Lakeland, Florida 33813.

**ARTICLE II**

The period of its duration is perpetual.

**ARTICLE III**

The purpose or purposes for which the Corporation is organized are:

- (1) To operate and carry out all such business as is deemed appropriate for the Corporation by its Board of Directors and to perform all acts necessary and proper to carry on such business.
- (2) To develop, build, manufacture, process, compound or otherwise produce, to purchase, lease, exchange, take, receive or otherwise acquire, to own, hold, use, operate, manage, improve, repair or otherwise have an interest in or deal with, to sell, lease, exchange, convey, assign, mortgage, pledge, hypothecate, distribute or otherwise deal in and dispose of buildings, structures, machinery, equipment, apparatus, appliances, devices, products, materials, articles, processes, systems, goods, wares, and merchandise of every kind, nature and description and to engage in any industrial manufacturing, mining, mercantile, trading, agricultural, service or other lawful business of any kind or character whatsoever.
- (3) To purchase, lease, exchange, take, receive or otherwise acquire, to own, hold, use, operate, manage, improve, repair or otherwise have an interest in or deal with, to sell, lease, exchange, convey, assign, mortgage, pledge, hypothecate, distribute otherwise deal in and dispose of property, whether real, personal or mixed, of every kind, character and description whatsoever and wheresoever situated, or any interest therein.

(4) To hold, own, use, operate, manage, improve, repair, erect or otherwise have an interest in or deal with any buildings or other structure located on real property which is owned, held by or leased by the Corporation or in which the Corporation has any interest whatsoever.

(5) To render to others, and to engage in the business of rendering to others, consulting, advisory, administrative, accounting, bookkeeping, and other services of every nature, kind and character, whether similar or dissimilar to those herein above set forth, which a corporation may legally render.

(6) To purchase, lease, exchange, take, receive or otherwise acquire, all, or any part of, or any interest in, the properties, assets, business, good will and rights of any person, firm, corporation, country, state, county, municipality or governmental unit, department, division, agency, authority or instrumentality; to pay for the same or any part or combination thereof in cash, in shares of stock, bonds, or other securities or evidences of obligations or indebtedness of this Corporation or of any other corporation, by undertaking, assuming or guaranteeing the whole or any part of the bonds, mortgages, franchises, leases, contracts, indebtedness, guarantees, liabilities and obligations of the transferor, or by any combination of any of the foregoing; to own, hold, use, operate, manage, improve, repair, reorganize or otherwise convey, assign, mortgage, pledge, hypothecate, distribute, liquidate or otherwise deal in and dispose of all, or any part of, or any interest in, such properties, assets, business, good will and rights, and, in conjunction with any of the foregoing, to undertake, assume, or guarantee, the whole or any part of the bonds, mortgages, franchises, leases, contracts, indebtedness, guarantees, liabilities and obligations of the transferor.

(7) To develop, apply for, register, take licenses in respect of, purchase, lease, exchange, take, receive or otherwise acquire, to own, hold, use operate, manage, manufacture under, improve, or otherwise have an interest in or deal with, to sell, lease, exchange, convey, assign, grant licenses in respect of, mortgage, pledge, hypothecate, distribute or otherwise deal in and dispose of, to contract with reference to, any and all inventions, devices, formulae, technical or business information, including trade secrets, know-how, processes, improvements and modifications thereof, letters patent and all rights connected therewith or pertaining thereto, copyrights, trademarks, trade names, trade symbols and other indications of origin and ownership, franchises, licenses, concessions, or other rights granted by or recognized under the laws of any country, state, county, municipality, or governmental unit, department, division, agency, authority or instrumentality.

(8) To purchase, subscribe for in its own name or in the name of another, exchange, take, receive or otherwise acquire, to guarantee, to invest or reinvest in, to underwrite, to own, hold, use, exchange, convey, assign, mortgage, pledge, hypothecate, distribute or otherwise deal in and dispose of, any stock, bond, or other security, evidence of obligation or indebtedness of any person, firm, corporation, country, state, county, municipality, or governmental unit, department, division, agency, authority or instrumentality; to issue in connection with any acquisition of any of such property, shares of stock, bonds or other securities or evidences of indebtedness or obligation of this Corporation; and while the owner or holder of any such property, to receive, collect and dispose of the interest, dividends, income and other rights accruing on or from such property, to possess and exercise in respect thereof all the rights,

powers and privileges of ownership of every kind and description, including the right to vote thereon, with power to designate some person' or persons for that purpose from time to time to the same extent as natural persons might or could do, to aid by loan, subsidy, guaranty or in any other manner, financially or otherwise, and to do any other acts or things designed to protect, preserve, improve or enhance the value of any such property.

(9) To purchase, exchange, take, receive, or otherwise acquire, to own, hold, use or otherwise have an interest in or deal with, to sell, exchange, convey, assign, mortgage, pledge, hypothecate in or dispose of, shares of its own stock provided that the Corporation shall not purchase, directly or indirectly, shares of its own stock where such purchases would be prohibited by the Florida Business Corporation Act or this these Articles of Incorporation and provided that the Corporation shall not vote, directly or indirectly, shares of its own stock except as provided by said Act.

(10) To lend money or aid, or extend credit, to any person, firm, corporation, country, state, county, municipality, or governmental unit, department, division, agency, authority or instrumentality on such terms and conditions and with whatever security, if any, it desires.

(11) To enter into and make, to perform and carry out, to cancel and rescind, or to let lapse, contracts and agreements of every kind arid description.

(12) To act as agent, representative or receiver of any person, firm, corporation, country, state, county, municipality or governmental unit, department, division, agency, authority, or instrumentality or in respect to any lawful undertaking or transaction.

(13) To borrow or raise money and, from time to time, without limit as to amount, to draw, make, accept, endorse, execute, issue and deliver all kinds of securities, including, but without limiting the generality thereof, bonds, debentures, drafts, bills of exchange, warrants, notes and other negotiable and non-negotiable instruments and evidences of obligation or indebtedness, and to secure the payment and full performance of such mortgage on, or pledge, conveyance, or assignment in trust of, all, or any part of, or any interest in, the property of the corporation, either real, personal or mixed, including contract rights, whether at the time owned or thereafter acquired.

(14) To guarantee the obligations of, and to lend its aid and credit to, any person, firm, corporation, country, state, county, municipality, or governmental unit, department, division, agency, authority, or instrumentality, and to secure the same by mortgage on, or pledge, conveyance, or assignment in trust of, all, or any part of, or any interest in, the property of the corporation, either real, personal or mixed, including contract rights, whether at the time owned or thereafter acquired.

(15) To enter into with any one or more firms, corporations, countries, states, counties, municipalities or governmental units, departments, divisions, agencies, authorities or instrumentalities (1) any lawful arrangement for sharing profits, union of interest, reciprocal association, or cooperative association, or (2) any general or limited partnership.

- (16) To lend money and use its credit to assist its employees.
- (17) To pay pensions and establish pension plans, pension trusts, profit sharing plans, stock bonus plans, stock option plans and other incentive plans for any or all of its officers and employees.
- (18) To be a promoter, incorporator, partner, member, trustee, associate, or manager of any domestic or foreign corporation, partnership, joint venture, trust, or other enterprise.
- (19) To conduct its business, carry on its operations and have offices and exercise the powers granted by the Florida Business Corporation Act, within or without the State of Florida.
- (20) To elect or appoint officers and agents of the Corporation, and define their duties and fix their compensation.
- (21) To make and alter By-Laws, not inconsistent with the Articles of Incorporation or with the laws of the State of Florida, for the administration and regulation of the affairs of the Corporation.
- (22) The foregoing clauses may be construed both as objects and powers, and it is hereby expressly provided that the foreign enumerations of specific powers shall not be held to limit or restrict in any manner the power of the Corporation.
- (23) To do any and all things herein set forth, and in addition, such other acts and things as are necessary or convenient to attainment of the purposes of this Corporation, or any of them, to the same extent as natural persons might or could do in any part of the world insofar as such are permitted to be done by the Corporation organized under the Florida Business Corporation Act.
- (24) In addition to the objects aforesaid, the Corporation shall have the power to conduct and carry on any business or activity not prohibited by law, nor required by law to be specifically stated in these Articles.
- (25) This corporation shall have all other rights, powers, authority, and privileges which may be now or hereafter enjoyed by similar corporations under the present and future laws of the State of Florida.

#### **ARTICLE IV**

The aggregate number of shares which the Corporation shall have authority to issue is 2,500,000 at a par value of \$1.00 per share.

## ARTICLE V

The address of the initial registered office of the Corporation is 6040 S. Florida Ave., Lakeland, Florida 33813, and the name of its initial registered agent at such address is D. Kevin Jones.

## ARTICLE VI

The number of Directors constituting the initial Board of Directors of the Corporation is five, and the names and addresses of the persons who are to serve as Directors until the first annual meeting of Shareholders or until their successors are elected or shall qualify are:

<u>NAME</u>	<u>ADDRESS</u>
Tim Harris	MIDFLORIDA Federal Credit Union 6040 S. Florida Ave. Lakeland, Florida 33813
Nick Sudzina	MIDFLORIDA Federal Credit Union 6040 S. Florida Ave. Lakeland, Florida 33813
Jay Erwin	MIDFLORIDA Federal Credit Union 6040 S. Florida Ave. Lakeland, Florida 33813
Sandy Rabin	MIDFLORIDA Federal Credit Union 6040 S. Florida Ave. Lakeland, Florida 33813
D. Kevin Jones	MIDFLORIDA Federal Credit Union 6040 S. Florida Ave. Lakeland, Florida 33813

## ARTICLE VII

The name and address of each Incorporator is:

<u>NAME</u>	<u>ADDRESS</u>
Tim Harris	MIDFLORIDA Federal Credit Union 6040 S. Florida Ave. Lakeland, Florida 33813

Nick Sudzina

MIDFLORIDA Federal Credit Union  
6040 S. Florida Ave.  
Lakeland, Florida 33813

Jay Erwin

MIDFLORIDA Federal Credit Union  
6040 S. Florida Ave.  
Lakeland, Florida 33813

Sandy Rabin

MIDFLORIDA Federal Credit Union  
6040 S. Florida Ave.  
Lakeland, Florida 33813

D. Kevin Jones

MIDFLORIDA Federal Credit Union  
6040 S. Florida Ave.  
Lakeland, Florida 33813

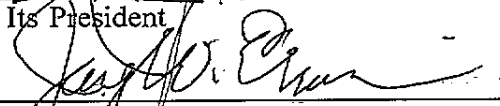
### ARTICLE VIII

The power to amend the Bylaws of the Corporation is reserved to the Shareholders. Therefore, neither the Board of Directors nor the Officers may amend the Bylaws without Shareholder approval.

We, THE UNDERSIGNED, have subscribed our names this 19 day of March, 1998.

ATTEST:

  
\_\_\_\_\_  
Its President

  
\_\_\_\_\_  
Its Secretary

FILED  
98 APR -6 AM 10:54  
SECRETARY OF STATE  
TALLAHASSEE, FLORIDA

### DESIGNATION AND ACCEPTANCE OF REGISTERED AGENT

Having been named as registered agent and designated to accept service of process for the above corporation, I hereby accept the appointment as registered agent and agree to act in this capacity. I further agree to comply with the provisions of all statutes relating to the proper and complete performance of my duties, and I am familiar with and accept the obligations of my position as registered agent.

  
\_\_\_\_\_  
D. Kevin Jones, Registered Agent

March 19, 1998  
Date