

P98000082261

ARTICLES OF MERGER
Merger Sheet

MERGING:

GATEWAY AMERICAN BANCSHARES, INC., a Florida corporation,
P98000082261

INTO

300008243803--4

P.C.B. BANCORP, INC., a Florida entity, M88813

File date: September 27, 2002, effective October 1, 2002

Corporate Specialist: Cheryl Coulliette