



Secretary of State's Office

I, M. H. WELLING, SECRETARY OF STATE OF THE STATE OF UTAH,
DO HEREBY CERTIFY THAT the attached is a full, true and correct
copy of a certified copy of Certificate of Amendment to the Art-
icles of Incorporation, of INTER MOUNTAIN ASSOCIATION OF CREDIT
MEN, Filed in this office, October 4, 1930.

AS APPEARS on file IN MY OFFICE.



IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND
AND AFFIXED THE GREAT SEAL OF THE STATE OF UTAH
AT SALT LAKE CITY, THIS 19th DAY OF
November 19 30.

M. H. Welling
SECRETARY OF STATE
BY Geo. A. Farnham
DEPUTY

AMENDMENTS TO ARTICLES OF INCORPORATION

1 1 1

KNOW ALL MEN BY THESE PRESENTS: That at a special meeting of the stockholders of the Radio Broadcast Association of Greater New York, a corporation, duly organized under the laws of the State of New York, held at the Hotel New York, in New York City, New York, on the 17th day of September, 1934, after due and legal notice had been given to all of the stockholders of such meeting, and at which the majority of stock of the said corporation was represented, the following amendments were adopted by a unanimous vote of the stockholders of said company as shown below:

Total number of shares outstanding 200
Total number of shares represented at meeting 111
Total number of shares voted in favor of
amendments 111

AMENDMENTS

RESOLVED: That the Articles of Incorporation be amended as follows:

ARTICLE 3 is amended to read as follows:

That the object, business and purpose of said corporation is, and shall continue to be to improve existing methods of disseminating and disseminating among its members and subscribers information in relation to the subject of credits and ratings to conduct by any lawful means for protection against insolvency, liquidation and finally to advocate and effect such changes in existing laws as will best preserve the business interests of honest debtors and creditors; to promote greater security and uniformity in the customs and usage of trade; to establish and promote such relations between its members that the welfare of all may be more highly conserved; to render more uniform and establish more firmly the basis upon which credits and ratings are founded in every branch of commercial enterprise; to sue and hold property both real and personal in the State of New York and elsewhere, either as agent, assignee, trustee, receiver, or in any other capacity authorized by law, or in the case of the corporation, to have full power and authority to convey title to the same; to institute suit for and on behalf of the corporation or in the capacity of agent, assignee, trustee, receiver, or in any other capacity authorized by law, to establish a collection bureau or department for the collection of debts, or commission; to establish departments or committees regular and necessary to carrying out of the purposes herein designated; to provide a fund for use in establishing and enforcing the object and purposes herein set out. This corporation is not organized for the purpose of creating dividends to be paid upon the stock. All earnings not consumed in current operating expenses of the Association will be kept in a fund to be disbursed from time to time upon the order of the Board of Directors to further the purposes of the Association.

ARTICLE 6 is amended to read as follows:

That the amount of capital stock of said corporation shall be \$2,000,000, which shall be divided into three hundred thousand of the par value of \$5.00 each. No person or corporation shall hold more than one share, provided, however, that members operating branch houses may hold an additional membership for each such branch house. The shares shall be non-transferable, and not negotiable except by a vote of the majority of the Board of Directors. Each person or corporation shall become a member of this corporation and receive a certificate of membership evidenced by one share of stock in the corporation, as shall be deemed advisable by the Board of Directors. This corporation may also operate as hereinafter provided for determining the qualifications of and manner of admission of members, and providing also for the dismissal of members, and when a membership is terminated, either by resignation, expiration of the term or action of the Board of Directors, all rights of such member shall cease, his certificate of membership shall be cancelled, and such member shall no longer have any interest whatever in the corporation, or the property thereof, the understanding and agreement being that the benefits such member receives, while holding membership in the corporation shall be full compensation for all dues or contributions or stock payments paid by such member. Memberships may be held by corporations, partnerships, or individuals, but corporations or partnerships becoming members must designate a particular person in the custody of or a member of such corporation or partnership, who shall hold the certificate of stock, be entitled to vote at stockholders' meetings and exercise generally the rights of membership in the corporation. There may be two classes of members, namely: resident and non-resident members. Resident members are those who reside or conduct their business within certain territory conveniently reached from Salt Lake City, Utah, and the territory within which resident members may reside shall be determined from time to time by the Board of Directors. Non-resident members are those who reside or conduct their business outside of resident territory, as defined by the Board of Directors. Non-resident members shall have no voting power.

ARTICLE 8 is amended to read as follows:

The officers of said corporation shall be:

- | | |
|----------|------------------------------|
| First: | A Board of eleven Directors, |
| Second: | A President, |
| Third: | A 1st Vice-President, |
| Fourth: | A 2nd Vice-President, |
| Fifth: | A 3rd Vice-President, |
| Sixth: | A Treasurer, |
| Seventh: | A Secretary, |

The President, 1st Vice-President, 2nd Vice-President, 3rd Vice-President and Treasurer shall be Directors.

ARTICLE 11 is amended to read as follows:

At the annual election in May, 1925, there shall be elected eleven directors, six of whom shall serve for a term of two years and five for a term of one year and thereafter at each annual meeting there shall be elected five directors or six directors successively as their terms may expire. The term of office of all directors, shall be two years and of all other officers one year and until

their successors shall have been duly elected and qualified, provided, however, that any officer or director may resign or may be removed for cause as hereinafter provided.

ARTICLE II is amended to read as follows:

The annual stockholders' meeting of said corporation for the election of Directors and for the transaction of any other business that may lawfully come before said meeting, shall be held at two o'clock in the afternoon of the second Saturday in May of each year at such place in Salt Lake City, Utah, as the Board of Directors may determine and give notice of, and if a quorum be not present, those present may adjourn from time to time without further notice until a quorum be present. A representation of not less than 10% of the shares of capital stock of said corporation issued and outstanding shall be necessary to lawfully hold same or any stockholders' meeting. The Directors of said corporation shall be elected by ballot by a majority vote of the stock represented at such meeting. All stockholders' meetings shall be called by mailing to every stockholder written or printed notice ten days prior to the day of said meeting, specifying the purpose for which such meeting is called. The Board of Directors immediately after election and qualification shall convene and elect all officers of the corporation.

The president and secretary of the corporation were duly authorized and directed to sign, acknowledge, record, publish and do all things which are by law required, to execute, complete and carry into effect the above amendments to the Articles of Incorporation of the said corporation.

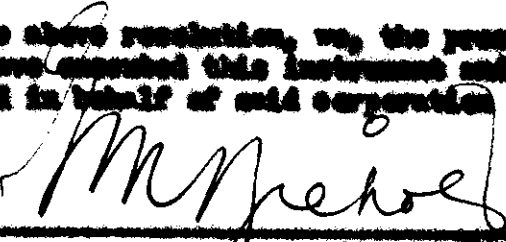
G. E. Nichols and G. E. West, president and secretary of the said corporation, do hereby certify the above to be a true and correct statement of the proceedings of the stockholders in the above named meeting.



President


Secretary

In conformity with the above resolution, we, the president and secretary of the said corporation, have executed this instrument and do hereby sign and acknowledge the same for and in behalf of said corporation this 20th day of September, 1960.



President


Secretary

STATE OF UTAH)
)
COUNTY OF SALT LAKE)

On this 2nd day of October, 1932, before me,

D. K. Porter, a Notary Public in and for said County and State, personally appeared G. H. Nichols and G. E. Hart, each being to me personally known, who being duly sworn did say; that they are the president and secretary respectively of the Inter Mountain Association of Credit Men, and the said instrument was signed and sealed in behalf of said corporation by authority of its stockholders, and that they acknowledged said instrument to be the voluntary act and deed of such corporation by them voluntarily executed.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal the day and year first above written.

D K Porter

NOTARY PUBLIC

Residing at Salt Lake City, Utah.

My commission expires

Feb 16, 1933

Endorsed Number 3098 Amendment to Articles of Incorporation of Inter Mountain Association of Credit Men Filed in the Clerk's office, Salt Lake County, Utah, Oct. 3, 1930 Alonzo Mackay, County Clerk.

By- Flora B. Jones, Deputy Clerk.

STATE OF UTAH)
COUNTY OF SALT LAKE) ss

I, ALONZO MACKAY, County Clerk in and for the County of Salt Lake, in the State of Utah, do hereby certify that the foregoing is a full, true and correct copy of the original Amendment to Articles of Incorporation of Inter Mountain Association of Credit Men #3098 as appears of record in my office.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, this 3rd day of October A. D. 1930, Alonzo Mackay, Clerk

By- Flora B. Jones, Deputy Clerk.

Filed and certificate issued this 4th day of October, 1930.

M. H. Welling,

Secy. of State.