



0005693967

**STATE OF IDAHO***Office of the secretary of state, Phil McGrane***FOREIGN REGISTRATION STATEMENT (BUSINESS CORPORATION)**

Idaho Secretary of State

PO Box 83720

Boise, ID 83720-0080

(208) 334-2301

Filing Fee: \$100.00

For Office Use Only

-FILED-

File #: 0005693967

Date Filed: 4/16/2024 8:09:50 AM

Filing Fee

Selected Service Type: Standard (filing fee \$100)

1. The name this business corporation will use in Idaho is:

Type of Corporation

Foreign Bank

Entity name

Arbor Bank

The name of the business corporation in its home jurisdiction as shown on the attached certificate of existence/good standing:
Arbor BankUpload or Mail a one page PDF of a Certificate of
Existence/Good Standing from the home jurisdiction dated
within 90 days of today.

Profession

Regulated Word Upload

2. Home Jurisdiction

The jurisdiction of formation is:

NEBRASKA

3. The street address of its domestic principal office (if required by the laws of the jurisdiction of formation) is:

Street Address

ZAC KERR
911 CENTRAL AVENUE
NEBRASKA CITY, NE 68410

4. The mailing address of its domestic principal office (if required by the laws of the jurisdiction of formation) is:

Mailing Address

ZAC KERR
16949 LAKESIDE HILLS PLZ
OMAHA, NE 68130

5. The complete street address of the principal office is:

Principal Office Address

ZAC KERR
911 CENTRAL AVENUE
NEBRASKA CITY, NE 68410

6. The mailing address of the principal office is:

Mailing Address

ZAC KERR
16949 LAKESIDE HILLS PLZ
OMAHA, NE 68130-2321

7. Registered Agent Name and Address

Registered Agent

REGISTERED AGENTS INC
Commercial Registered Agent

Physical Address

784 S CLEARWATER LOOP STE R
POST FALLS, ID 83854

Mailing Address

784 S CLEARWATER LOOP STE R
POST FALLS, ID 83854☒ I affirm that the registered agent appointed has consented to serve as registered agent for this entity.

8. Governors

Name	Title	Address
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ZAC KERR	CHIEF FINANCIAL OFFICER	ZAC KERR 16949 LAKESIDE HILLS PLZ OMAHA, NE 68130-2321
PAUL OLSON	PRESIDENT	PAUL OLSON 16949 LAKESIDE HILLS PLZ OMAHA, NE 68130-2321
KASSIE JORGENSEN	CHIEF OPERATIONS OFFICER	KASSIE JORGENSEN 16949 LAKESIDE HILLS PLZ OMAHA, NE 68130-2321

Signature of individual authorized by the entity to sign:

Carolyn Straub

Sign Here

04/16/2024

Date

Job Title: Human Resource Generalist



IDAHO
DEPARTMENT OF FINANCE

BRAD LITTLE
Governor

PATRICIA R. PERKINS
Director

April 15, 2024

Carolyn Straub
Human Resource Generalist
Arbor Bank
16949 Lakeside Hills Plaza
Omaha, NE 68130

Transmitted via email to: carolynstraub@arborbanking.com

RE: Use of the Word "Bank" in Company Name in Idaho

Dear Ms. Straub:

The Idaho Department of Finance (Department) received your email dated April 12, 2024, requesting an approval letter to file with the Idaho Secretary of State to register and use the business name "Arbor Bank" in Idaho. We understand that Arbor Bank is a Nebraska state-chartered bank, with a website at <https://www.arborbanking.com>.

Idaho Code § 26-1202 of the Act provides that "no person may advertise or transact business in this state under a name or title that contains the word 'bank' ... or a word or words of similar import, unless the person has been granted a charter to engage in banking or trust business in this state by the director, or unless the director has granted the person a waiver from this prohibition as set forth in this section."

However, Idaho Code § 26-1202(2) states that the "foregoing prohibition shall not apply to a ... state-chartered bank ... located in another state that has obtained all approvals that may be required under the law as a prerequisite to doing business in this state."

Since the statute does not apply to a state-chartered bank otherwise qualified, there is no need for the Director of the Department to grant a waiver to a Nebraska-chartered bank to use the word "bank" in its name in Idaho. Under these circumstances, the Department offers "no objection" to Arbor Bank's use of the word "bank" in its name in Idaho and to registering that business entity name to do business in Idaho.

FINANCIAL INSTITUTIONS BUREAU

Bureau Chief – Salvador Cruz
11341 W. Chinden Blvd., Ste. A300, Boise, ID 83714
Mail To: P.O. Box 83720, Boise ID 83720-0031
Phone: (208) 332-8031 Fax: (208) 332-8099
<http://finance.idaho.gov>

Carolyn Straub
April 15, 2024
Page 2

If any of the facts or circumstances you have provided change, this agency's position on the matter could change.

If you have any other questions, please do not hesitate to contact me.

Sincerely,



Salvador Cruz
Financial Institutions Bureau Chief

B0901-7966 04/16/2024 8:18 AM Received by Office of the Idaho Secretary of State

STATE OF NEBRASKA

United States of America, } ss.
State of Nebraska }

Secretary of State
State Capitol
Lincoln, Nebraska

I, Robert B. Evnen, Secretary of State of the
State of Nebraska, do hereby certify that

ARBOR BANK

**incorporated on September 27, 1990 and is duly incorporated under the law
of Nebraska;**

**that no occupation taxes due from and assessable against the Corporation are
unpaid and have become delinquent;**

**that no annual or biennial report required to be forwarded by the
Corporation to the Secretary of State has become delinquent;**

that Articles of Dissolution have not been filed.

*This certificate is not to be construed as an endorsement,
recommendation, or notice of approval of the entity's financial
condition or business activities and practices.*

In Testimony Whereof,

I have hereunto set my hand and
affixed the Great Seal of the
State of Nebraska on this date of

March 27, 2024



Robert B. Evnen
Secretary of State