



0004177416

**STATE OF IDAHO***Office of the secretary of state, Lawrence Denney***ARTICLES OF INCORPORATION (GENERAL 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 #: 0004177416

Date Filed: 2/18/2021 9:37:59 AM

## Articles of Incorporation (General Business Corporation)

Select one: Standard, Expedited or Same Day Service (see descriptions below)

Expedited (+\$40; filing fee \$140)

## Article 1: Corporation Name

Type of Corporation

General Business Corporation

Entity name

Peak Bancorp, inc

## Business Type:

If this corporation is a Benefit Corporation, Insurance Company or Trust, select here: Not Applicable

## Article 2: Effective Date

The corporation shall be effective

when filed with the Secretary of State.

## Article 3: Shares

The number of shares the corporation is authorized to issue:

9,010,000

## Article 4: The mailing address of the corporation shall be:

Mailing Address:

CHIEF FINANCIAL OFFICER  
475 DEINHARD LN  
MCCALL, ID 83638-4800

## Article 5: Registered Agent Name and Address

Registered Agent:

PARACORP INCORPORATED  
Commercial Registered Agent  
Physical Address  
921 S ORCHARD ST  
STE G  
BOISE, ID 83705  
Mailing Address  
921 S ORCHARD ST  
STE G  
BOISE, ID 83705☒ I affirm that the registered agent appointed has consented to serve as registered agent for this entity.

## Article 6: Incorporator Name(s) and Address(es)

Name	Incorporator Address
Greg Lovell	475 DEINHARD MCCALL, ID 83638

## Article 7: Director Names and Addresses

Name	Title	Director Address
Mark Miller	Director	475 DEINHARD MCCALL, ID 83638
Todd Cooper	Secretary	475 DEINHARD MCCALL, ID 83638

The Articles of Incorporation must be signed by at least one Incorporator.

B0584-9855 02/18/2021 1:58 PM Received by ID Secretary of State Lawrence Denney



*greg lovell*

Sign Here

*02/18/2021*

Date



# IDAHO

DEPARTMENT OF FINANCE

BRAD LITTLE  
Governor

PATRICIA R. PERKINS  
Director

February 9, 2021

Greg Lovell  
Chief Executive Officer  
Idaho First Bank  
475 E. Deinhard Lane  
McCall, Idaho 83638

RE: Use of the word "Bancorp" in company name in Idaho

Dear Mr. Lovell:

The Idaho Department of Finance recently approved Idaho First Bank's request, which was dated December 30, 2020, to use the assumed business name, Peak Bank, in the state of Idaho. In that December 30<sup>th</sup> letter, you indicated that Peak Bank would be used for a digital branch, as well as a Loan Production Office (LPO) in Bend, Oregon, and that all digital accounts within the digital branch will clearly reflect that Peak Bank is a branch of Idaho First Bank and that the LPO will be clearly signed that it is an office of Idaho First Bank, but no deposits will be accepted there. You recently requested, in your follow-up email from February 5, 2021, approval to also register the name "Peak Bancorp" in Idaho. We infer, that as a Bancorp, this entity will not be engaged in banking business.

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,' 'banker,' 'bancorp,' 'savings bank,' 'trust company,' 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." (Emphasis added). Since Idaho First Bank has been granted a charter, there is no need for the Director of the Department to grant a waiver for the use the word "Bancorp" in its proposed business name in Idaho. Under these circumstances, the Department offers "no objection" to Idaho First Bank's use of the word "Bancorp" to register "Peak Bancorp" in Idaho.

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

Sincerely,

Salvador Cruz  
Financial Institutions Bureau Chief

FINANCIAL INSTITUTIONS BUREAU  
Bureau Chief – Salvador Cruz  
800 Park Blvd., Suite 200, Boise, ID 83712  
Mail To: P.O. Box 83720, Boise ID 83720-0031  
Phone: (208) 332-8031 Fax: (208) 332-8099  
<http://finance.idaho.gov>