

# State of Idaho

Office of the Secretary of State

## CERTIFICATE OF AUTHORITY

OF

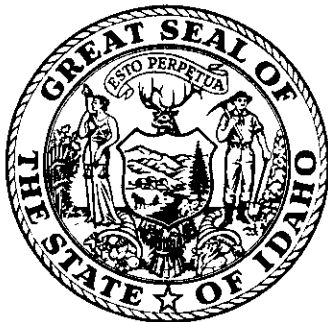
**MONOGRAM CREDIT CARD BANK OF GEORGIA**  
**dba MONOGRAM CREDIT CARD BANK OF GEORGIA, INC.**

File Number C 149333

I, BEN YSURSA, Secretary of State of the State of Idaho, hereby certify that an Application for Certificate of Authority, duly executed pursuant to the provisions of the Idaho Business Corporation Act, has been received in this office and is found to conform to law.

ACCORDINGLY and by virtue of the authority vested in me by law, I issue this Certificate of Authority to transact business in this State and attach hereto a duplicate of the application for such certificate.

Dated: 23 May 2003



*Ben Yursa*

SECRETARY OF STATE

By *Monica Okelberry*



# APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit)

(Instructions on Back of Application)

03 MAY 23 AM 11:11

SECRETARY OF STATE  
STATE OF IDAHO

The undersigned Corporation applies for a Certificate of Authority and states as follows:

1. The name of the corporation is:

Monogram Credit Card Bank of Georgia2. The name which it shall use in Idaho is: Monogram Credit Card Bank of Georgia, Inc.3. It is incorporated under the laws of: Georgia4. Its date of incorporation is: 2/22/88

5. The address of its principal office is:

7840 Roswell Road, Atlanta GA 30350

6. The address to which correspondence should be addressed, if different from item 5, is:

7. The street address of its registered office in Idaho is: c/o C T Corporation System, 300 North 6th Street, Boise, Idaho 83702and its registered agent in Idaho at that address is: C T Corporation System

8. The names and respective business addresses of its directors and officers are:

Name	Office	Address
<u>Donald R. Ramon</u>	<u>President</u>	<u>7840 Roswell Road, GA</u>
<u>Amy W. Bizar</u>	<u>Secretary</u>	<u>1600 Summer St, Stamford CT</u>
<u>- See attached list of Directors -</u>		

Dated: 3/20/03Signature: Amy W. BizarTyped Name: Amy W. BizarCapacity: Secretary

Customer Acct # :

(if using pre-paid account)

Secretary of State use only

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forms\appforauthority\_profit.pm6  
Revised 07/2002

IDAHO SECRETARY OF STATE  
05/23/2003 05:00  
CK: 89441 CT: 20168 BM: 682443  
1 @ 100.00 = 100.00 AUTH PRO # 2  
1 @ 20.00 = 20.00 CORP SUR # 3  
1 @ 20.00 = 20.00 EXPEDITE C # 4

C/49333

**Monogram Credit Card Bank of Georgia  
Director List**

Richard F. Brewer  
7840 Roswell Road, B100, Ste. 200  
Atlanta, GA 30350

Steve Courchaine  
3140 Buck Branch Road  
Conyers, GA 30094

F. Martin Leary  
7840 Roswell Road, B. 100, Ste. 200  
Atlanta, GA 30350

Iain Mackay  
1600 Summer Street  
Stamford, CT 06927

Jeffrey W. Newman  
1600 Summer Street  
Stamford, CT 06927

Donald R. Ramon  
7840 Roswell Road, B. 100, Ste. 200  
Atlanta, GA 30350

Colin J. Shave  
64 Perimeter Center  
Atlanta, GA 30346

Robert Uva  
8600 McAlpine Park Drive  
Charlotte, NC 28211

Jack Zimmermann  
Zimmermann & Associates  
2160 Fairfax Drive  
Alpharetta, GA 30004

**Secretary of State**  
**Corporations Division**  
**315 West Tower**  
**#2 Martin Luther King, Jr. Dr.**  
**Atlanta, Georgia 30334-1530**

CONTROL NUMBER : J803821  
DATE INC/AUTH/FILED : 02/22/1988  
JURISDICTION : FULTON  
PRINT DATE : 05/21/2003  
FORM NUMBER : 211

CT CORPORATION SYSTEM  
RUDENE REMBERT  
1201 PEACHTREE STREET, N.E.  
ATLANTA, GA 30361

**CERTIFICATE OF EXISTENCE**

I, Cathy Cox, the Secretary of State of the State of Georgia, do hereby certify under the seal of my office that as of the above print date

**MONOGRAM CREDIT CARD BANK OF GEORGIA  
BANK**

is in compliance with the applicable filing and annual registration provisions of Title 14 of the Official Code of Georgia Annotated.

Said entity was formed in the jurisdiction stated above or was authorized to transact business in Georgia on the above date and has not filed articles of dissolution, certificate of cancellation or any other similar document with the Office of the Secretary of State.

This certificate relates only to the legal existence of the above-named entity as of the print date above. It does not certify whether or not a notice of intent to dissolve, an application for withdrawal, a statement of commencement of winding up or any other similar document has been filed or is pending with the Secretary of State.

This information is electronically transmitted, issued and certified in accordance with the Georgia Electronic Records and Signatures Act and Title 14 of the Official Code of Georgia Annotated and is prima-facie evidence that said entity is in existence or is authorized to transact business in this state.

20030521121825675



Cathy Cox  
Secretary of State

**DIRK KEMPTHORNE**  
GOVERNOR



**GAVIN M. GEE**  
DIRECTOR

**STATE OF IDAHO**  
**DEPARTMENT OF FINANCE**  
700 W. STATE STREET, 2ND FLOOR  
P.O. BOX 83720  
BOISE, IDAHO 83720-0031  
Website: [finance.state.id.us](http://finance.state.id.us)

03 MAY 23 AM 11:11

SECRETARY OF STATE  
STATE OF IDAHO

May 13, 2003

Virginia N. Stache  
Compliance Officer  
GE Card Services, Inc.  
1600 Summer Street  
Stamford, CT 06927

Dear Ms. Stache:

Your correspondence dated May 12, 2003 requesting approval of the company name "Monogram Credit Card Bank of Georgia" for use in the state of Idaho has been reviewed by staff of the Idaho Department of Finance. It is our understanding that the company is a Georgia state-chartered credit card bank, and intends to apply for a regulated lender license with the Department.

Section 26-1202 of the Idaho Bank Act prohibits any person, other than a national bank, not authorized to operate as a bank under the Act, to advertise or use as part of its corporate name the word "bank" or "banker" or any other word of similar import. The Bank Act does not authorize the Director of the Department of Finance to waive the requirement of this law. Instead, we are offering "no objection" to the use of the word "bank" in the company's name for use in Idaho, under the circumstances set forth in your letter. While the Department does not intend to pursue an action under this statute, it is possible that another agency may do so. However, we believe the likelihood is slight.

If you have any questions, please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read "Gavin M. Gee", with a long horizontal flourish extending to the right.

Gavin M. Gee, Director  
Idaho Department of Finance

Banks & Savings Banks (208) 332-8005  
Credit Unions (208) 332-8003  
Securities (208) 332-8004  
Money Transmitters (208) 332-8004

PHONE: (208) 332-8000  
FAX: (208) 332-8098  
Director's Fax: (208) 332-8097  
Securities Fax: (208) 332-8099

Supporting Services (208) 332-8001  
Mortgage Companies (208) 332-8002  
Finance Companies (208) 332-8002  
Collection Agencies (208) 332-8002

**EQUAL OPPORTUNITY EMPLOYER**