



Department of State.

CERTIFICATE OF INCORPORATION

I, ARNOLD WILLIAMS, Secretary of State of the State of Idaho, and legal custodian of the corporation records of the State of Idaho do hereby certify that the original of the articles of incorporation of

IDA-CHARGE CREDIT CARD CO.

was filed in the office of the Secretary of State on the **Twenty-third** day of **April** A.D. One Thousand Nine Hundred **Sixty-five** and **will be** / duly recorded on ~~Film No.~~ **microfilm** of Record of Domestic Corporations, of the State of Idaho, and that the said articles contain the statement of facts required by Section 30-103, Idaho Code.

I FURTHER CERTIFY, That the persons executing the articles and their associates and successors are hereby constituted a corporation, by the name hereinbefore stated, for **perpetual existence** from the date hereof, with its registered office in this State located at **Idaho Falls** in the County of **Bonneville.**

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the Great Seal of the State. Done at Boise City, the Capital of Idaho, this **23rd** day of **April**, A.D., 19**65**.

ARNOLD WILLIAMS
Secretary of State

By **Deputy** Secretary of State.

ARTICLES OF INCORPORATION
OF
IDA-CHARGE CREDIT CARD CO.

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KNOW ALL MEN BY THESE PRESENTS:

That we, the undersigned, all of whom are natural persons of full age and are citizens of the United States, have this day voluntarily associated our selves together for the purpose of forming a corporation under the laws of the State of Idaho, and we do hereby certify:

I

That the name of this corporation shall be
IDA-CHARGE CREDIT CARD CO.

II

That the purposes for which this corporation is formed
are:

1. To institute, organize, engage in and conduct the business of establishing, dealing in and in any manner making available credit services, professional or otherwise, including, without limiting the generality of the foregoing, issuing selling and in any other manner dealing in or with credit evaluation systems, collections, credit systems, credit cards, guarantees, evidences of indebtedness and all other commercial paper or securities.
2. To purchase or otherwise acquire, and to hold, own, maintain, work, develop, sell, lease, exchange, hire, convey, mortgage or otherwise dispose of and deal in, lands and leaseholds and any interests, estate and rights in real property, and any personal or mixed property, and any franchises, rights, licenses or privileges necessary, convenient or appropriate for any of the purposes herein expressed.
3. To borrow money, and to make and issue notes, bonds, debentures, obligations and evidences of indebtedness of all kinds, whether secured by mortgage, pledge or otherwise, without limit as to amount, and to secure the same by mortgage, pledge or otherwise, and generally to make and perform agreements and contracts of every kind and description.
4. To carry on any other lawful business whatsoever which may seem to the corporation capable of being carried on in connection with the above, or calculated, directly or indirectly, to promote the interest of the corporation or to enhance the valuation of its property.
5. To exercise and have all powers granted to or conferred upon business corporations by or under the laws of the

State of Idaho or any other state in which the corporation may qualify to do business.

III

Subject to dissolution in the manner provided by law, the duration of this corporation shall be perpetual.

IV

That the principal place of business, registered office and the location and post office address of the registered office of said corporation shall be Idaho Falls, County of Bonneville, State of Idaho.

V

That the total authorized capital stock of said corporation shall be TWO HUNDRED FIFTY THOUSAND AND NO/100 DOLLARS (\$250,000.00), divided into Two Hundred Fifty Thousand (250,000) shares of the par value of ONE AND NO/100 DOLLAR (\$1.00) each, and all of said stock shall be common stock, which said stock shall be non-assessable, except with the consent of the holders of all of the outstanding stock of said corporation.

VI

The number of directors of said corporation shall be not less than three (3) nor more than nine (9), as hereafter fixed, and determined by the By-Laws of the corporation.

VII

That the Board of Directors shall have the power to repeal and amend the By-Laws of the corporation and adopt new By-Laws at any meeting of the Board of Directors. All By-Laws shall be subject to amendment, alteration and repeal by the stockholders at any annual meeting or any special meeting called for such purposes.

VIII

The following are the names and post office addresses of the incorporators, together with the number and kind of shares which are subscribed by each:

| NAME | POST OFFICE ADDRESS | NUMBER OF SHARES |
|-------------------|------------------------------------|------------------|
| Edward B. Clark | 635 Warm Springs Ave., Boise, Ida. | One |
| Patricia L. Clark | 635 Warm Springs Ave., Boise, Ida. | One |
| Clyde J. Hinkley | 465 S. Lee, Idaho Falls, Idaho | One |

WITNESS OUR HANDS AND SEALS, this ____ day of April, 1965.

Edward B. Clark (SEAL)

Patricia L. Clark (SEAL)

Clyde J. Hinkley (SEAL)

State of Idaho)
: ss.
County of Ada)

On this 23rd day of April, 1965, before me, the undersigned Notary Public in and for said State, personally appeared EDWARD B. CLARK and PATRICIA L. CLARK, known to me to be the persons whose names are subscribed to the within instrument, and acknowledged to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

(SEAL)

Laurita June Smith
Notary Public for State of Idaho
Residing at: Boise, Idaho

State of Idaho)
: ss.
County of Bonneville)

On this ____ day of April, 1965, before me, the undersigned Notary Public in and for said State, personally appeared CLYDE J. HINKLEY, known to me to be the person whose name is subscribed to the within instrument, and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

(SEAL)

W. J. [Signature]
Notary Public for State of Idaho
Residing at: Idaho Falls, Idaho