

State of Idaho



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

IDAHO FALLS LEADERS EXCHANGE, INC.

was filed in the office of the Secretary of State on the **Fifteenth** day of **September**, A. D. One Thousand Nine Hundred **Sixty-four** and is duly recorded on Film No. **130** 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 and Sections 30-1001 to 30-1005, inclusive, 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** and as such are subject to the rights, privileges and limitations granted to Non-Profit Cooperative Associations as provided in Chapter 10, Title 30, Idaho Code.

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 **15th** day of **September**, A.D., 19 **64**.

Secretary of State.

ARTICLES OF INCORPORATION
OF
IDAHO FALLS LENDERS EXCHANGE, INC.

A Non-Profit Corporation

KNOW ALL MEN BY THESE PRESENTS:

That we, the undersigned, all of whom are of full age and citizens of the United States, have this day voluntarily associated ourselves 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 the corporation shall be IDAHO FALLS LENDERS EXCHANGE, INC..

II.

That the purposes for which this corporation is formed are:

1. To bring the persons and firms of the Idaho Falls area who are engaged in the small loan business closer together for a better understanding of the problems involving such businesses.
2. To promote compliance with the Small Money Lenders Act of Idaho as set forth in Chapter 20 of the Idaho Code Annotated and any law now and hereafter amendatory thereof or supplemental thereto and the directives, rules, and regulations of the Commissioner of Finance of the State of Idaho.
3. To maintain high standards of commercial honor and integrity among its members.
4. To promote and inculcate just and equitable principals of trade in business.
5. To discourage and prevent unethical practices. To secure, promote, protect and maintain the best interests of its members, their businesses and patrons through the medium of exchange of information.

6. To foster and advance the economic progress of the small loan business.

7. The corporation shall not engage in any business, trade, avocation, or profession for gain or profit.

8. To do all things necessary, and essential, convenient, or proper for the accomplishment of any and all of the aforementioned purposes for the attainment of any and all of the objects above mentioned, or incident to the powers herein named, or which shall have at any time appeared to be conducive or expedient or beneficial to the corporation, and to such end to have any and all powers conferred upon non-profit cooperative associations organized under the statutes of the State of Idaho.

III.

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

IV.

The principal place of business, registered office and location and Post Office address of the registered office of said corporation shall be 540 "D" Street, Idaho Falls, County of Bonneville, State of Idaho.

V.

The rights and interests of all members of this club shall be equal and no member shall have or acquire a greater interest than any other member. That this association shall not issue any capital stock, but shall issue membership certificates to each member thereof, which certificate cannot be assigned so that the transferee thereof can by such transfer become a member of the association, except by resolution of the board of directors and under such regulations as the by-laws of this Association may prescribe.

VI.

The number of directors of said corporation shall be Three (3) to be elected annually.

VII.

These articles may be amended at a meeting of the shareholders duly called upon notice of the specific purpose by the vote of the majority of the members of the corporation. Any amendment which might be adopted at a meeting of the members as provided herein may be adopted without such meeting being held if written consent to the amendment has been given by all members entitled to vote thereon as provided in this section.

VIII.

The By-Laws of this corporation may be altered, amended, or new By-Laws adopted at any regular meeting or at any special meeting of the members hereof called for that purpose, by the affirmative vote of a majority of the members present at such meeting, provided, that a majority of the members of the corporation are present at such meeting.

IX.

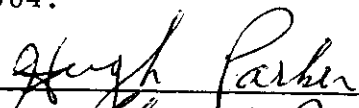

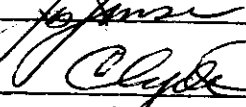
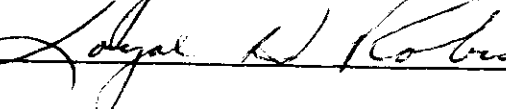

Upon the dissolution of this corporation, any surplus funds shall be distributed to a non-profit organization or organizations as designated by the board of directors at the time of such dissolution.

X.

The following are the names and Post Office Addresses of the incorporators.

| NAME | P. O. ADDRESS |
|------------------|---|
| HUGH PARKER | 515 Park Avenue, Idaho Falls, Idaho |
| LLOYD PAGE | 360 "D" Street, Idaho Falls, Idaho |
| JOE B. JENSEN | 543 N. Capital Ave., Idaho Falls, Idaho |
| CLYDE L. OLSEN | 320 Broadway, Idaho Falls, Idaho |
| LOYAL H. ROBISON | 570 Park Avenue, Idaho Falls, Idaho |

IN WITNESS WHEREOF, we have hereunto set our hands and seal this
9 day of Sept., 1964.

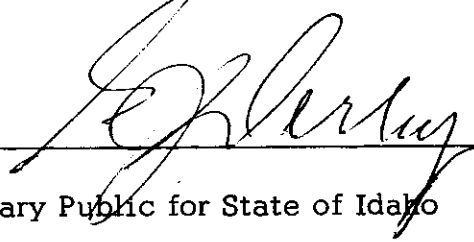






STATE OF IDAHO,)
) ss.
County of Bonneville.)

I hereby certify that on the 9 day of September, 1964,
before me, the undersigned, Notary Public in and for the State of Idaho,
personally appeared Hugh Parker, Lloyd Page, Joe B. Jensen, Clyde L. Olsen
and Loyal H. Robison, known to me to be the persons whose names are
subscribed to the within and foregoing 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)



Notary Public for State of Idaho

Residing at: Idaho Falls, Idaho

My commission expires: 3/31/66

LAW OFFICES OF
PETERSEN, MOSS & OLSEN
520 "D" STREET
IDAHO FALLS, IDAHO 83402