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**STATE OF IDAHO
DESIGNATION OF REGISTERED AGENT
FOR
FIRST FEDERAL SAVINGS BANK OF TWIN FALLS**

The undersigned submits to the Idaho Secretary of State's office a registered agent for First Federal Savings Bank of Twin Falls pursuant to Idaho Code 30-21-411. First Federal Savings Bank of Twin Falls is a Federal Mutual Savings Bank organized under the jurisdiction of the United States Department of the Treasury and regulated by the Office of the Comptroller of the Currency. First Federal Savings Bank of Twin Falls is a non-filing domestic entity.

The registered agent for First Federal Savings Bank of Twin Falls is as follows:

Michael W. Worthington
Senior Vice President
303 Shoshone Street North
Twin Falls, Idaho 83301

Dated this 2nd day of February, 2024.



DAVID A. COLEMAN, attorney for
First Federal Savings Bank of Twin Falls



IDAHO
DEPARTMENT OF FINANCE

BRAD LITTLE
Governor

PATRICIA R. PERKINS
Director

October 12, 2023

Jay P. Dodds, EVP/COO
First Federal Savings Bank of Twin Falls
383 Shoshone Street North
Twin Falls, ID 83301

Transmitted via email to: jdodds@bankfirstfed.com

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

Dear Mr. Dodds:

The Idaho Department of Finance (Department) received your email on October 5, 2023, requesting approval to file with the Idaho Secretary of State to register and use the business name "First Federal Savings Bank of Twin Falls" ("First Federal") as well as two assumed business names "First Federal Wealth and Investment Management" and "First Federal Wealth Management." First Federal is a federal savings bank, supervised by the OCC.

Idaho Code § 26-1202 of the Idaho Bank 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."

However, Idaho Code § 26-1202(2) states that the "prohibition shall not apply to a national bank, federal thrift or federal savings bank, bank holding company or a state-chartered bank or trust company 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 federal savings bank otherwise qualified, there is no need for the Director of the Department to grant a waiver to First Federal to use the word "bank" in its name in Idaho. Under these circumstances, the Department offers "no objection" to First Federal's use of the word "bank" in its name or assumed business names; the Department similarly offers "no objection" to First Federal's filing of the necessary registration statement and certificates of assumed business name to do business in Idaho under the names listed and requested above.

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>

Jay P. Dodds
October 12, 2023
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If any of the facts I have recited above are incorrect or if the facts you have given us change, this agency's position on the matter could change. If you have any other questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in blue ink, appearing to read "Salvador Cruz", is written above the typed name.

Salvador Cruz
Financial Institutions Bureau Chief

CHARTER
OF
FIRST FEDERAL SAVINGS BANK OF TWIN FALLS

SECTION 1. CORPORATE TITLE. The full corporate title of the Federal Savings Bank hereby chartered is FIRST FEDERAL SAVINGS BANK OF TWIN FALLS.

SECTION 2. OFFICE. The home office shall be located at 383 Shoshone Street North, Twin Falls, Idaho.

SECTION 3. DURATION. The duration of the Savings Bank is perpetual.

SECTION 4. PURPOSE AND POWERS. The purpose of the Savings Bank is to pursue any or all of the lawful objectives of a Federal mutual savings bank chartered under Section 5 of the Home Owners' Loan Act and to exercise all the express, implied, and incidental powers conferred thereby and by all acts amendatory thereof and supplemental thereto, subject to the Constitution and laws of the United States as they are now in effect, or as they may hereafter be amended, and subject to all lawful and applicable rules, regulations, and orders of the Office of Thrift Supervision (OTS). In addition, the Savings Bank may make any investment and engage in any activity as may be specifically authorized by the OTS, including authorization by delegated authority in connection with action approving the issuance of the Charter.

The Savings Bank shall have the express power: (i) To act as fiscal agent of the United States when designated for that purpose by the Secretary of the Treasury, under such regulations as the Secretary may prescribe, to perform all such reasonable duties as fiscal agent of the United States as may be required, and to act as agent for any other instrumentality of the United States when designated for that purpose by any such instrumentality; (ii) To sue and be sued, complain and defend in any court of law or equity; (iii) To have a corporate seal, affixed by imprint, facsimile or otherwise; (iv) To appoint officers and agents as its business shall require and allow them suitable compensation; (v) To adopt bylaws not inconsistent with the Constitution or laws of the United States and rules and regulations adopted thereunder and under this Charter; (vi) To raise capital, which shall be unlimited, by accepting payments on savings, demand, or other accounts, as are authorized by regulations made by the OTS, and the holders of all such accounts or other accounts as shall, to such extent as may

be provided by such regulations, be members of the savings bank and shall have such voting rights and such other rights as are thereby provided; (vii) To issue notes, bonds, debentures, or other obligations, or securities, provided by or under any provisions of Federal statute as from time to time is in effect; (viii) To provide for redemption of insured accounts; (ix) To borrow money without limitation and pledge and otherwise encumber any of its assets to secure its debts; (x) To lend and otherwise invest its funds as authorized by statute and the rules and regulations of the OTS; (xi) To wind up and dissolve, merge, consolidate, convert, or reorganize; (xii) To purchase, hold, and convey real estate and personalty consistent with its objects, purposes, and powers; (xiii) To mortgage or lease any real estate and personalty and take such property by gift, devise, or bequest; and (xiv) To exercise all powers conferred by law. In addition to the foregoing powers expressly enumerated, this Savings Bank shall have power to do all things reasonably incident to the accomplishment of its express objects and the performance of its express powers.

SECTION 5. CAPITAL. The Savings Bank may raise capital by accepting payments on savings and demand accounts and by any other means authorized by the OTS.

SECTION 6. MEMBERS. All holders of the Savings Bank's savings, demand, or other authorized accounts are members of the Savings Bank. In the consideration of all questions requiring action by the members of the Savings Bank, each holder of an account shall be permitted to cast one vote for each \$100, or fraction thereof, of the withdrawal value of the member's account. The existing borrower members of the Savings Bank who were members of the Savings Bank as of the date of the issuance of this Charter by the OTS shall continue to have one vote for the period of time such borrowings are in existence. No member, however, shall cast more than 1000 votes. Voting may be by proxy, which is subject to the rules and regulations of the OTS. Any number of members present and voting represented in person or by proxy, at a regular or special meeting of the members shall constitute a quorum. A majority of all votes cast at any meeting of the members shall determine any question. All accounts shall be nonassessable.

SECTION 7. DIRECTORS. The Savings Bank shall be under the direction of a board of directors. The authorized number of directors shall not be fewer than five nor more than fifteen persons, as fixed in the Savings Bank's bylaws,

except that the number of directors may be increased to a number greater than fifteen with the prior approval of the OTS or its delegate. Each director of the Savings Bank shall be a member of the Savings Bank. Members of the Savings Bank shall elect directors by ballot: Provided, that in the event of a vacancy on the board, the board of directors may fill such vacancy, if the members of the Savings Bank fail to do so, by electing a director to serve until the next annual meeting of the members. Directors shall be elected for periods of three years and until their successors are elected and qualified, but provision shall be made for the election of approximately one-third of the board each year.

SECTION 8. RESERVES, SURPLUS, AND DISTRIBUTION OF EARNINGS. The Savings Bank shall maintain for the purpose of meeting losses the amount of general reserves that the OTS requires by regulation; such reserves shall include the reserve required for insurance of accounts. Any losses may be charged against general reserves. The Savings Bank shall distribute net earnings on its accounts on such basis and in accordance with such terms and conditions as may from time to time be authorized by the OTS: Provided, that the Savings Bank may establish minimum-balance requirements for accounts to be eligible for distribution of earnings.

All holders of accounts of the Savings Bank shall be entitled to equal distribution of assets, pro rata to the value of their accounts, in the event of voluntary or involuntary liquidation, dissolution, or winding up of the Savings Bank. Moreover, in any such event, or in any other situation in which the priority of such accounts is in controversy, all such accounts shall, to the extent of their withdrawal value, be debts of the Savings Bank having the same priority as the claims of general creditors of the Savings Bank not having priority (other than any priority arising or resulting from consensual subordination) over other general creditors of the Savings Bank.

SECTION 9. AMENDMENT OF CHARTER. Adoption of any pre-approved charter amendment pursuant to sections 544.2 or 544.3 of the OTS's regulations shall be effective upon filing the amendment with the OTS in accordance with regulatory procedures, after such preapproved amendment has been submitted to and approved by the members at a legal meeting. Any other amendment, addition, alteration, change, or repeal of this charter must be submitted to and preliminarily approved by the OTS prior to submission to and approval by the members at a legal meeting. Any amendment,

addition, alteration, change, or repeal so acted upon and approved shall be effective upon filing with the OTS in accordance with regulatory procedures.

DATED this 20th day of September, 1989.

FIRST FEDERAL SAVINGS BANK OF
TWIN FALLS

By Richard L. Allen
RICHARD L. ALLEN, President
and Chief Executive Officer

ATTEST:

Keneth L. Leonard
Secretary

OFFICE OF THRIFT SUPERVISION

By M. Danny Wall
M. Danny Wall
Director

ATTEST:

Nadine Y. Washington
Nadine Y. Washington
Executive Secretary

Declared effective this 20th day of September, 1989.