

ARTICLES OF AMENDMENT
to the
ARTICLES OF INCORPORATION Oct 2 9 39 AM '97
of
CITIZENS COMMUNITY BANK

Pursuant to the provisions of Section 30-1-1006 of the Idaho Business Corporation Act, the undersigned corporation adopts the following Articles of Amendment to its Articles of Incorporation:

First: The name of the corporation is Citizens Community Bank.

Second: The following amendments to the Articles of Incorporation were adopted by the Corporation's Board of Directors on June 4, 1997, in the manner prescribed by the Idaho Business Corporation Act:

Article THIRD is amended to read in its entirety as follows:

"THIRD. The purpose of this Corporation is:


- (a) to transact the business of banking;
- (b) to engage as an agent and/or broker in life and disability insurance, property and casualty insurance, and in all other classes of insurance now or hereafter permitted by statutes; and
- (c) to transact any or all lawful business for which corporations may be formed under the Idaho Business Corporation Act and the Idaho Bank Act."

Third: The number of shares of the Corporation issued and outstanding at the time of such adoption was zero.

DATED this 18 day of August, 1997.

Community Citizens Bank

By:


IDAH0 SECRETARY OF STATE
10/02/1997 09:00
CK: 5658 CT: 75532 BH: 43633
Stephen M. Hotchkiss
President 1 @ 30.00 = 30.00 AMEND PROF

C 114602

CERTIFICATE OF APPROVAL

Secretary of State
State of Idaho
Statehouse
Boise, Idaho

This is to certify that I, the undersigned, Director of Finance, State of Idaho, do hereby approve for filing the attached Articles of Amendment to the Articles of Incorporation of Citizens Community Bank dated the 18th day of August, 1997.

DATED This 1st day of October, 1997.

A handwritten signature in black ink, appearing to read 'Gavin M. Gee', is written over a horizontal line.

Gavin M. Gee
Director of Finance