

State of Idaho

Office of the Secretary of State

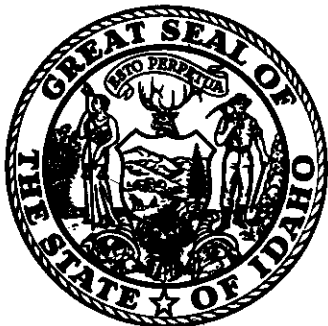
**CERTIFICATE OF AUTHORITY
OF
BANK OF THE CASCADES**

File Number C 201164

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: February 13, 2014



Ben Yursa
SECRETARY OF STATE

By *Conthia*



APPLICATION FOR CERTIFICATE OF AUTHORITY (For Profit) (Instructions on Back of Application)

2014 FEB 13 AM 9:38

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: Bank of the Cascades
2. The name which it shall use in Idaho is:
3. It is incorporated under the laws of: Oregon
4. Its date of incorporation is: March 4, 1976
5. The address of its principal office is: 1070 NW Bond, Ste 302 Bend OR 97701
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: 121 N. Ninth, Suite 100, Boise, ID 83702 and its registered agent in Idaho at that address is: Mike M. Mooney

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

Table with 3 columns: Name, Title, Business Address. Rows include Ryan R. Patrick (Chairman), Patricia L. Moss (Vice-Chair), Jerol E. Andres (Director), Henry H. Hewitt (Director), Thomas M. Wells (Director), and Chris C. Casciato (Director).

(continued on next page)

Dated: February 10, 2014

Signature: [Handwritten Signature]
Typed Name: Terry E. Zink

Capacity: Director / Chief Executive Officer
[The signer must be a director or an officer of the corporation.]

Customer Acct #:
(if using pre-paid account)

Secretary of State use only

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Revised 06/2005

Web Form

IDAHO SECRETARY OF STATE
02/13/2014 05:00
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C201164

Line 8

Additional Directors / Officers:

Name	Office Held	Business Address
Michael J. Connolly	Director	1100 NW Wall Street, Bend, OR 97701
James B. Lockhart III	Director	1100 NW Wall Street, Bend, OR 97701
Terry E. Zink	Director /	1100 NW Wall Street, Bend, OR 97701
Gregory D. Newton	Officer	1100 NW Wall Street, Bend, OR 97701
Charles Reeves	Offc	1100 NW Wall Street, Bend, OR 97701



**DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCE AND CORPORATE SECURITIES**

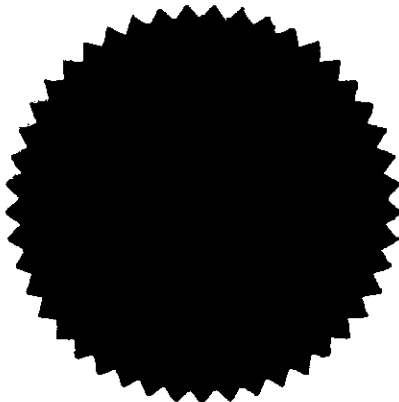
CERTIFICATE OF GOOD STANDING

**Bank of the Cascades
Bend, Oregon**

I, David C. Tatman, Administrator of the Division of Finance and Corporate Securities, Department of Consumer and Business Services of the State of Oregon,

DO HEREBY CERTIFY:

That the records in my office and in my care and custody show that the above Oregon banking corporation was incorporated under the Oregon banking statutes the 4th day of March 1976 and is an existing Oregon banking corporation in good standing, having filed all reports and made all payments to this office that are required by the laws of this State.



In testimony whereof, I have hereunto set my hand and affixed the seal of the Department of Consumer and Business Services of the State of Oregon this 11th day of February, 2014.


David C. Tatman, Administrator



IDAHO
DEPARTMENT OF FINANCE

C.L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

February 11, 2014

Terry E. Zink, CEO
Attention: Debbie Bleile
Bank of the Cascades
1151 NW Bond
Bend, OR. 97701

Re: Permission to Use the Names "Bank of the Cascades" and "Cascade Bancorp"

Dear Mr. Zink:

The Idaho Department of Finance (Department) received your letter, dated February 11, 2014, in which you request the Department's permission to use the word "bank" in the names of the business entities through which you conduct business in Idaho. The principal corporate entities are Bank of the Cascades and Cascade Bancorp.

Section 26-1202 of the Idaho Bank Act prohibits any person, other than a national bank, not authorized to operate as a bank or to conduct the business of banking under the Act, to advertise or use as part of its company name the word "bank" or "banker" or any other word of similar import. Bank of the Cascades and Cascade Bancorp have been authorized and continue to be authorized under the Act to operate as a bank and to conduct the business of banking in Idaho. The Department first granted the organizations permission to use the word "bank," as it appears in their names, on July 31, 2007. In view of this, Bank of the Cascades and Cascade Bancorp may continue to use the word "bank" in their business activities conducted in Idaho.

Please let us know if there is any additional assistance we may provide.

Sincerely,

Mary E. Hughes
Financial Institutions Bureau Chief

FINANCIAL INSTITUTIONS BUREAU
Bureau Chief – Mary E. Hughes
800 Park Blvd., Suite 200, Boise, Idaho 83712
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<http://finance.idaho.gov>