Chg marleng address uction of capital and

Corporation. In the event the Director finds an impairment or reduction of capital and surplus, he shall order the Corporation to make good the deficiency within thirty (30) days after the date of the order. The directors of the Corporation upon which an order shall have been made, shall levy an assessment upon the stock of the Corporation to repair the capital deficiency. The directors of the Corporation shall cause notice of the order and the amount of the assessment to be given to each stockholder of the Corporation. Notice shall be given by a written notice mailed to each stockholder at his or her last known address or served personally upon him or her. If any stockholder shall refuse or neglect to pay the assessment specified in the notice within ten (10) days from the date of mailing of service upon him or her of the notice, the directors of the Corporation shall have the right to sell the stock of such stockholder, at public auction pursuant to the terms and conditions enunciated in the Idaho Bank Act.

5. <u>CAPITAL STRUCTURE</u>:

The capital structure of the Corporation shall agree with and satisfy the requirements as specified in the Idaho Bank Act Section 26-205, as of the filing date of these Articles with the Idaho Secretary of State and as approved by the Director of the Department on Finance.

6. INITIAL REGISTERED OFFICE AND AGENT:

The location and the physical address of the initial registered office of the Corporation and its registered agent is as follows:

Registered Office:

6010 Fairview Avenue Boise, Idaho 83704

Registered Agent:

Directors' Names

Cortland D. Rounds

7. <u>DIRECTORS</u>:

The number of directors of the Corporation shall be as specified from time to time in the By Laws, and such number may from time to time be increased or decreased in such manner as may be prescribed in the By Laws, provided the number of directors of the Corporation shall not be fewer than the number required by law. In case of any increase in the number of directors, the additional directors may be elected by the directors then in office, and the directors so elected shall hold office until the next annual meeting of the stockholders and until their successors are elected and qualified.

The initial number of directors shall be eight (8), who shall serve until the first annual meeting of shareholders or until such directors' successors are hereafter elected and qualified, and who shall be:

Address

Boise, Idaho 83712

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V. Dale Babbitt	380 Parkcenter Blvd., Suite 120, Boise, Idaho 83706
Jerry L. Caven	6874 Fairview Avenue Boise, Idaho 83704
B. Randy Harris	3051 Wise Way