ARTICLES OF INCORPORATION (General Business)

FILED

99 197 30 111 8:43 The Secretary of State of the State of Idaho To: The undersigned, in order to form a Corporation under the provisions of Title 30, Chapter 1, Idaho Code, submits the following articles of incorporation.

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Article I (Name)

The name of the corporation shall be "International Savings Network, Inc."

Article 2 (Shares authorized)

The number of shares the corporation is authorized to issue is: "100,000,000."

Article 3

(Address and registered agent)

The street address of the registered office is: "248 Market Street, Ririe, Idaho 83443," and the registered agent at such address is "Kimberlie Schwenke."

> Article 4 (Incorporators)

The name and address of the incorporator are: "A. Paul Schwenke, 242 Market Street, Ririe, Idaho 83443."

Article 5

(Mailing address)

The mailing address of the corporation is: "P.O. Box 221, Ririe, Idaho 83443."

Signature of incorporator:

IDAHO SECRETARY OF STATE

04/30/1999 09:00 CK: 1785 CT: 97556 BH: 212224

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