



Department of State.

CERTIFICATE OF INCORPORATION

I, JAS H. YOUNG, Secretary of State of the State of Idaho, and legal custodian of the corporation records of the State of Idaho, do hereby certify that the original of the articles of incorporation of

CREDIT BUREAU OF IDAHO FALLS, INC.

was filed in the office of the Secretary of State on the **7th** day
of **October** A.D. One Thousand Nine Hundred **Five**-**seven** and
duly recorded on Film No. **100** of Record of Domestic Corporations, of the State of Idaho,
and that the said articles contain the statement of facts required by Section 30-103, Idaho Code.

I FURTHER CERTIFY, That the persons executing the articles and their associates and
successors are hereby constituted a corporation, by the name hereinbefore stated, for
perpetual existence from the date hereof, with its registered office in this State located at

Idaho Falls in the County of **Bonneville**

IN TESTIMONY WHEREOF, I have hereunto
set my hand and affixed the Great Seal of the
State. Done at Boise City, the Capital of Idaho,
this **7th** day of **October**,
A.D., 19 **57**.

Secretary of State.

ARTICLES OF INCORPORATION
OF CREDIT BUREAU OF IDAHO FALLS, INC.

KNOW ALL MEN BY THESE PRESENTS:

That we, the undersigned, all of whom are of full age and citizens of the United States, have this day voluntarily associated ourselves together for the purpose of forming a corporation under the laws of the State of Idaho, and we do hereby certify:

I.

That the name of the corporation shall be CREDIT BUREAU OF IDAHO FALLS, INC.

II.

That the purposes for which this corporation is formed are:

1. To establish, maintain, and conduct a general mercantile agency, to carry on every branch of business usually transacted in connection therewith, including the obtaining and acquiring by purchase or in any other lawful manner information, statistics, facts, and circumstances of, relating to, or affecting the business, capital, debt, solvency, credit, responsibility, and commercial condition and standing of any and all individuals, firms, associations, and corporations engaged in or connected with any business, occupation, industry, or employment, and to dispose of, sell, loan, pledge, hire, and use in any and all lawful ways the information, statistics, facts, and circumstances so obtained and acquired.

2. To engage in the business of collecting, buying, selling, and dealing in current and delinquent accounts, buying, selling, and dealing in personal securities, furnishing its subscribers with information in regard to the business standing of parties, the issuing of periodic retailers' protective reporter for the protection of its subscribers and patrons against parties who have had their credit impaired in various ways.

3. To purchase or otherwise acquire, and to hold, own, maintain, work, develop, sell, lease, exchange, hire, convey, mortgage or otherwise dispose of and deal in lands and leaseholds and any interest, estate and right in real property, and any personal property or mixed property, and any franchise, rights, license or privilege necessary, convenient or appropriate for any of the purposes herein expressed.

4. To borrow money and to make and issue notes, bonds, debentures, obligations and evidences of indebtedness of all kinds, whether secured by mortgage, pledge or otherwise, without limit as to amount, and to secure the same by mortgage, pledge or otherwise and, generally, to make and perform agreements and contracts of every kind and description.

5. To carry on any other lawful business whatsoever which may seem to the corporation capable of being carried on in connection with the above or calculated, directly or indirectly, to promote the interests of the corporation or to enhance the value of its property.

III.

Subject to the dissolution in the manner provided by the law, the duration of this corporation shall be perpetual.

IV.

That the principal place of business, registered office and the location and postoffice address of the registered office of said corporation shall be City of Idaho Falls, County of Bonneville, State of Idaho.

V.

That the total authorized capital stock of said corporation shall be Twenty-five Thousand Dollars (\$25,000.00), divided into Two Hundred Fifty (250) shares of the par value of One Hundred Dollars (\$100.00) each, and all of such capital stock shall be

common stock.

VI.

That the number of directors of said corporation shall be three (3), to be elected annually.

VII.

The board of directors shall have the power to repeal and amend the by-laws of the corporation and adopt new by-laws at any meeting of the board of directors. All by-laws shall be subject to amendment, alteration and repeal by the stockholders at any annual meeting or at any special meeting called for such purpose.

VIII.

The following are the names and postoffice addresses of the incorporators, together with the number and kind of shares subscribed by each:

| <u>NAME</u> | <u>P.O. ADDRESS</u> | <u>NO. OF SHARES</u> |
|---------------------|---------------------|----------------------|
| Sterling A. Jensen | Idaho Falls, Idaho | 1 |
| Dorothy Jean Jensen | Idaho Falls, Idaho | 1 |
| Sterling W. Jensen | Idaho Falls, Idaho | 1 |

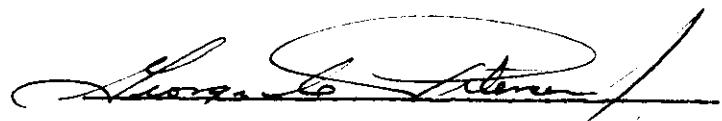
IN WITNESS WHEREOF, we have hereunto set our hands and seals this 3rd day of October, 1957.

Sterling A. Jensen
Dorothy Jean Jensen
Sterling W. Jensen

STATE OF IDAHO,)
County of Bonneville.) ss.

I hereby certify, that on the 3rd day of October, 1957, before me, the undersigned Notary Public in and for said State of Idaho, personally appeared Sterling A. Jensen, Dorothy Jean Jensen and Sterling W. Jensen, known to me to be the persons whose names are subscribed to the within and foregoing instrument, and acknowledged to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.



(Seal)

Notary Public

Residing at: Idaho Falls, Idaho