



## Department of State.

### CERTIFICATE OF INCORPORATION

I, ARNOLD WILLIAMS, 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

**MERCHANTS FINANCIAL SERVICES, INC.**

was filed in the office of the Secretary of State on the **Eleventh** day  
of **November** A.D. One Thousand Nine Hundred **Sixty-five** and  
of **will be** **microfilm**  
duly recorded on Film No. 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  
**St. Anthony,** in the County of **Frederick**

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 **19th** day of **November**  
**65**  
A.D., 19

Secretary of State.

ARTICLES OF INCORPORATION  
OF  
MERCHANTS  
FINANCIAL SERVICES, INC.

KNOW ALL MEN BY THESE PRESENTS:

That we, the undersigned, all citizens of the United States of America, and citizens and bona fide residents of the State of Idaho, of legal age, have this day voluntarily associated ourselves together for the purpose of forming a general corporation under the laws of the State of Idaho, and

WE HEREBY CERTIFY:

FIRST: The name of this corporation is

MERCHANTS FINANCIAL SERVICES, INC.

SECOND: The nature of the businesses of the Corporation and the objects and purposes to be transacted, promoted and carried on are to do any and all of the things herein mentioned as fully and to the same extent as natural persons might or could do in any part of the world, viz:

(a) To foster, organize, develop, manage and own collection agencies bonded to do business in the State of Idaho and other States of the United State of America.

(b) To foster, organize, develop, manage and own small loan business authorized to due business under the Idaho Consumers Finance Act as amended or other similar legislation of Idaho or any other States of the United State of America.

(c) To acquire, purchase, hold, own, vote, guarantee, sell, mortgage, pledge or otherwise dispose of and deal in shares, bonds, securities and debentures and other evidences of indebtedness of other corporations, domestic or foreign.

(d) To transact the business of advertising both as principals and agents, promoting, and developing the business of corporations, partnerships, or individuals for hire, or upon commission, or otherwise, by and through the means of preparing advertising for corporations, partnerships, or individuals, and of advertising the business, commodities, or other property, real, personal, or mixed, of corporations, partnerships, or individuals in newspapers, books, booklets, prospectuses, magazines, circulars, pamphlets, or other similar literature and advertising media.

(e) To engage in any commercial, industrial, and agricultural enterprises or other legitimate business calculated or designed to be profitable to this Corporation and in conformity with the laws of any State of the United States of America or any foreign country;

To generally engage in, do, and perform, any enterprise, or vocation that a natural person might or could do or perform; To

engage in the manufacture, sale, purchase, importing and exporting of merchandise and personal property of all manner and description, to act as agent for the purchase, sale and handling of goods, wares, and merchandise of any and all types and descriptions for the account of the Corporation or as factor, agent, procurer, or otherwise for or on behalf of another.

(f) To manufacture, purchase, or otherwise acquire, own, mortgage, pledge, sell, assign and transfer, or otherwise dispose of, to invest, trade, deal in and deal with, goods, wares, and merchandise and real and personal property of every class and description, whether now known or hereafter to be discovered.

(g) To purchase, acquire, develop, sell, lease, let, own and manage fair grounds, theaters, playhouses, gardens, opera houses, or other grounds or places of exhibitions, contests, and amusements of every kind and nature.

(h) To establish, install, and maintain automatic vending and slot machines, designed to vend and distribute goods, wares, and merchandise, and any other commodity, specialty, and notion and to buy, sell, lease, rent, and operate such machines and the rights incident thereto of establishing and maintaining such machines upon public or private property.

(i) To manufacture, purchase, and sell personal property of all kinds, including drugs, medicines, chemicals, paints, oils, glass, and hospital and physicians' supplies, and all kinds of merchandise and supplies usual to the wholesale and retail drug business, and the sale of the same as agent, on commission, or retail business as is incidental thereto.

(j) To purchase, own, improve, equip, operate and manage farms and engage in any agricultural pursuit or undertaking.

(k) To buy, sell, receive, store, forward, and handle wheat, and other cereals, and products, thereof, and also farm products and produce of every description; also flour, feed, and millstuffs,

salt, fuel, implements, machinery, lumber, and building material of all descriptions; buying, feeding, shipping, and selling of livestock.

(l) To own timberlands and engage in the general lumber business, including timber, milling and allied interests, together with the building of such railroads, logging roads and other things necessary in the full and complete operation thereof.

(m) To purchase, lease, build, construct, alter, maintain, operate, rent, and sell saw mills and planing mills and, in connection therewith, to buy, sell, or deal in, at wholesale or retail, merchandise, goods, wares, forest products and by-products, and commodities, of every sort, kind, or description, especially, but not limited to, timber, logs, lumber, moldings, or other wood products or the by-products thereof, and building materials.

(n) To buy and otherwise acquire, to own and hold, manage, operate, improve, develop, and sell lands, mining claims, mineral rights, oil wells, and other real estate and interests and rights in and to any of the properties; to buy and sell oil and gas royalties of every kind and character; to rent and lease machinery of every kind and character.

(o) To engage generally in the motel-hotel business and related businesses;

To plan, design, and construct buildings for motel-hotel purposes and to buy, sell, and acquire the same; to operate, conduct, and carry on the motel business for the accommodations necessary or desirable to accomplish such purposes;

To conduct and carry on the business of providing meals, beverages and goods for the general public, and buying and selling any and all other things necessary or desirable in connection with the operation of a motel-hotel business;

To undertake and carry on any business transaction or operation commonly undertaken or carried on by motel-hotel operators and generally to institute, enter into, assist, promote, and participate in any such business or operation.

(p) to deal generally in money by negotiating loans or lending money, either with or without security or otherwise incur indebtedness without limit as to amount and to draw, make, accept, endorse, transfer, guarantee, execute and issue checks, notes, bonds, debentures, drafts, bills of exchange, negotiable instruments and all other instruments for the payment of money, negotiable or non-negotiable, whether secured or unsecured.

(q) To discount and rediscount bills of exchange, drafts, notes, bonds, securities, and choses in action of all kinds, both as principal and agent, to accept security for loans, liens, conditional sales of either real or personal property.

(r) To carry on the business of publishers, printers, and lithographers, stereotypers, electrotypers, photographic printers, bill and letterheads, cards, tags, labels, commercial, financial and law blanks, and forms of every description, railroad and other tickets, and any and all kinds of documents, instruments, and other printed matter. To own, lease or operate radio and television stations.

(s) To acquire, own, hold and dispose of all types of franchise, grants or concessions, or interests therein.

(t) To acquire, manage, work, develop, lease, mortgage, sell, dispose of and otherwise deal with properties of all kinds, both real and personal, including compromise and settlement of demands, accounts and claims of all kinds; to organize, finance, develop, and improve business opportunities, partnerships and corporations.

(u) To appoint agents, salesman, representative, and dealers.

(v) To conduct any legal and lawful business in this State and any other state of the United States, District of Columbia, and in foreign countries and to have offices and places of business within this State, any other state or country and to acquire, purchase, receive by gifts, hold, lease, mortgage, dispose and convey real or personal property situate within this State or



within any states of the United State, the District of Columbia and foreign countries.

(w) To organize or cause to be organized, merge or reorganize and to promote and aid in any way permitted by law by organization, merger or reorganization of any concern, business, firm, association or corporation, of this State, any other state, or of any foreign nation; to acquire the assets and assume the liabilities of any person, firm, association or corporation; to pay for such assets in cash, stock of this company, bonds, or otherwise; to hold, manage or conduct in any lawful manner the whole or any part of any business so acquired.

(x) To do any act or thing necessary for the full enjoyment, exercise, and benefit of all the powers now or hereafter granted to corporations organized under the laws of the State of Idaho and any future amendments thereto.

(y) To acquire, without impairing the capital structure of the Corporation, and to hold, pledge and reissue shares of this Corporation's capital stock, but that such stock so acquired shall not be entitled to vote nor to receive dividends so long as owned and held by this Corporation.

(z) To invent, purchase, acquire, and register, and to promote by appropriate business transactions, through sale, lease, assignment, pledge, license or otherwise, any patent, patent right, copyright, trademark, tradenames, and to acquire, own, use or in any manner dispose of any and all labels, designs, brands, or other rights, improvements and processes and to work, operate and develop the same, and to carry on any business, manufacturing or otherwise, which may directly or indirectly deal with said patents, patent rights, copyrights, tradenames, and trademarks.

(aa) The purposes specified herein shall be construed both as purposes and powers and shall be in no wise limited or restricted by reference to, or inference from, the terms of any other clause in this or any other article, but the purposes and powers specified in each of the clauses herein shall be regarded as independent purposes and powers, and the enumeration of specific

purposes and powers shall not be construed to limit or restrict in any manner the meaning of general terms or of the general powers of the Corporation; nor shall the expression of one thing be deemed to exclude another, although it be of like nature not expressed.

(bb) To purchase, take or acquire in any lawful manner, own, hold, deal in, mortgage, lease, pledge, sell, assign, property, leaseholds, estates, rights in real property, any and every class of personal property or mixed property, and any franchise, patents, copyrights, trademarks, or interests therein, and any other rights, permits, licenses or privileges necessary, convenient or appropriate for any of the purposes herein expressed.

(cc) To transact the business of investing on behalf of itself or others, any part or its capital and such additional funds common or otherwise, and selling or otherwise disposing of the same, or any part thereof, or interest therein.

(dd) To underwrite, subscribed for, buy, sell, pledge, mortgage, hold, and otherwise deal in stocks, bonds, obligations, municipality, trusts, syndicates, partnerships, or individuals, and to do any other act or thing permitted by law for the preservation, protection, improvement, or enhancement of the value of such shares of stock, bonds, securities, or other obligations including the right to vote thereon.

THIRD: The existence of the Corporation is to be perpetual.

FOURTH: The location and post office address of the initial and present registered office of the Corporation shall be P. O. Box 289, St. Anthony, Fremont County, Idaho.

FIFTH: The amount of the authorized capital stock of this Corporation shall be Five-Thousand (\$5,000) Dollars divided into 500,000 shares of common stock of equal voting rights and of the par value of 1¢ per share.

SIXTH: The names and post office address of each of the incorporators and the number of common shares for which each subscribed are as follows:



<u>NAME</u>	<u>ADDRESS</u>	<u>NO. OF COMMON SHARES</u>
Grant F. Chandler	53 E. 3rd S., St. Anthony, Idaho	1
H. Kay Chandler	360 W. 15th St., Idaho Falls, Idaho	1
Keith Jergensen	40 S. 4th E., St. Anthony, Idaho	1

SEVENTH: The management of this Corporation shall be vested in a Board of not less than three nor more than nine directors as can be fixed by the By-Laws. Any meeting of the Shareholders or the Board of Directors may be held within or without the State of Idaho.

IN WITNESS WHEREOF, we, the undersigned, being all of the incorporators hereinabove named, do hereby further certify that the facts hereinabove stated are truly set forth and accordingly have hereunto set our respective hands and seals.

Dated in St. Anthony, Idaho this 19th day of October, 1965.

Grant F. Chandler  
Grant F. Chandler  
H. Kay Chandler  
H. Kay Chandler  
Keith Jergensen  
Keith Jergensen

STATE OF IDAHO        )  
                          ) ss.  
COUNTY OF FREMONT )

BE IT REMEMBERED that personally appeared before me, the undersigned, a Notary Public in and for the County and State aforesaid, Grant F. Chandler, H. Kay Chandler and Keith Jergensen all of the incorporators who signed the foregoing Articles of Incorporation, they did severally acknowledge the same to be the act and deed of the signers, respectively, and that the facts therein stated are truly set forth.

GIVEN under my hand and seal of office this 19th day of October, 1965.

Evelyn Allen  
Notary Public  
Residing at Newdale, Idaho 83436