

**ARTICLES OF MERGER
BETWEEN
TWIN RIVER FINANCIAL CORP.
AND
TWIN RIVER MERGER CORPORATION**

FILED EFFECTIVE

2006 DEC 19 PM 4:06

SECRETARY OF STATE
STATE OF IDAHO

These Articles of Merger are filed pursuant to Section 30-1-1106 of the Idaho General Business Corporations Act ("Act").

1. The name and state of incorporation of each of the constituent corporations are:

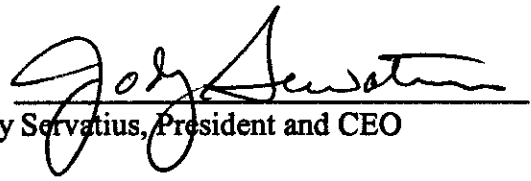
Twin River Financial Corp., an Idaho corporation; and

Twin River Merger Corporation, an Idaho corporation.
2. The name of the surviving corporation is Twin River Financial Corp.
3. An Agreement and Plan of Merger has been approved, adopted, certified, executed and acknowledged by each of the constituent corporations in accordance with the provisions of Section 30-1-1104 of the Idaho General Business Corporations Act.
4. These Articles of Merger are to become effective upon filing.

Dated: December 14, 2006

SURVIVOR OF THE MERGER:

TWIN RIVER FINANCIAL CORP.

By: 
Jody Servatius, President and CEO

ATTEST:

By: 
Marni Bann, Secretary

IDAHO SECRETARY OF STATE
12/20/2006 05:00
CK: 26788 CT: 287097 BH: 1020672
1 @ 38.00 = 38.00 MERGER # 2
1 @ 28.00 = 28.00 EXPEDITE C # 3

c100101