

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

U. S. MERCANTILE SYSTEMS OF SOUTHERN IDAHO, INC.

was filed in the office of the Secretary of State on the Tenth

day

of July A.D. One Thousand Nine Hundred Sixty-four and duly recorded on Film No. 129 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 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 10th day of July ,

A.D., 1964 .

Secretary of State.

ARTICLES OF INCORPORATION

OF

U. S. MERCANTILE SYSTEMS OF SOUTHERN IDAHO

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 business corporation under the laws of the State of Idaho, and

WE HEREBY CERTIFY:

FIRST

That the name of this corporation is

"U. S. MERCANTILE SYSTEMS OF SOUTHERN IDAHO, INC."

SECOND

That the nature of the business 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 institute, organize, engage in and conduct the business of establishing, dealing in and in any manner making available credit services, professional or otherwise, including without limiting the generality of the foregoing, issuing, selling and in any other manner dealing in or with credit evaluation systems, collections, credit systems, credit cards, guaranties, evidences of indebtedness and all other commercial paper or securities.
- (b) To take, own, hold, deal in, mortgage, lease, sell, exchange, transfer or in any manner dispose of real property, lease holds, and any other interests, estates and rights in real property; to purchase or acquire in any lawful manner, and to hold, own, mortgage, pledge, lease, sell, assign, exchange, transfer, and in any manner dispose of, to deal and trade in and with any and every class of personal property and/or mixed property, and any franchises, patents, copyrights, or interests therein, and any other rights, permits, licenses or privileges necessary, convenient or appropriate for any of the purposes herein expressed.
- (c) 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 same by mortgage, pledge or otherwise, and generally to make and perform agreements and contracts of every kind and nature.

(d) To do all and everything necessary, suitable and proper for the accomplishment of any of the purposes or attainment of any of the objects or the furtherance of any of the powers hereinbefore set forth, either alone or in association with other corporations, firms, or other individuals, and to do every other act or acts, thing or things, incidental or appurtenant to or growing out of or connected with the aforesaid business or powers or any part thereof, and to exercise and have all powers granted to or conferred upon business corporations by or under the laws of the State of Idaho or any other state in which the corporation may qualify to do business.

THIRD

That the existence of this corporation is to be perpetual after the time of its incorporation, unless sooner dissolved or disincorporated pursuant to law.

FOURTH

That the principal place of business and the registered office of this corporation in this state shall be in the City of Idaho Falls, Bonneville County, State of Idaho.

FIFTH

That the total authorized capital of this corporation shall be \$100,000.00 divided into 100,000 shares, with a par value of \$1.00 per share. All stock shall be common stock and when fully paid, shall be non-assessable and not subject to call. Each share of stock shall be entitled to one vote.

SIXTH

That the total authorized capital stock shall be available to the incorporators to have and hold, dispose or sell, except as public sale and consistant with the laws of the State of Idaho and following are the names of the incorporators, their addresses and the number of shares subscribed by each, to-wit:

Name	Address	No. of Shares
Edward B. Clark Patricia L. Clark Clyde J. Hinkley	357 C Street Idaho Falls, Idaho Idaho Falls, Idaho Idano Falls, Idaho	100 100 100

SEVENTH

That the management of this corporation shall be vested in a board of not less than three directors, as may be fixed by the By-Laws. The directors shall be elected at the annual meeting of the stockholders to be held at the general office of this corporation in said City of Idaho Falls, Idaho, on the second Monday of the first month after the close of the taxable year at the hour of 2 o'clock p.m. each year, and the taxable year shall be determined by the By-Laws. Until such election, the directors of this corporation shall be: Edward B. Clark, Patricia L. Clark, and Clyde J. Hinkley Sr.

EIGHTH

The By-Laws may be adopted by the shareholders and, also, by the board of directors in the manner provided for by the laws of the State of Idaho.

IN WITNESS WHEREOF, We have hereunto set our hands and seals this day of July, 1964.

Patricia & Clark Chyang Filinger

STATE OF IDAHO,)

COUNTY OF BONNEVILLE)

On this ______ day of July, in the year 1964, before me, the undersigned, a Notary Public in and for said State, personally appeared Edward B. Clark, Patricia L. Clark, and Clyde J. Hinkley Sr., known to me to be the persons whose names are subscribed to the within instrument, and acknowledged to me that they executed the same.

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

Notary Public

My commission expires: /6-/-6