



Department of State.

CERTIFICATE OF AMENDMENT OF ARTICLES OF INCORPORATION

I, PETE T. CENARRUSA, 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

COMMERCIAL BANK AND TRUST COMPANY

a corporation organized and existing under and by virtue of the laws of the State of Idaho, filed in this office on the 28th day of February, 1972, original articles of amendment, as provided by Sections 30-146 and 30-147, Idaho Code, amending Article II

and that the said articles of amendment contain the statement of facts required by law, and are will be ~~recorded on film~~ microfilm of Record of Domestic Corporations of the State of Idaho.

I THEREFORE FURTHER CERTIFY, That the Articles of Incorporation have been amended accordingly.

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 28th day of February, A. D., 1972.

Secretary of State

CERTIFICATE OF AMENDMENT TO
ARTICLES OF INCORPORATION
OF

COMMERCIAL BANK AND TRUST COMPANY

RECEIVED

FEB 16 1972

DEPT. OF FINANCE
STATE OF IDAHO

We, the undersigned, being the President and Secretary respectively of COMMERCIAL BANK AND TRUST COMPANY, a Banking Corporation organized and existing under the laws of the State of Idaho, do hereby certify in compliance with the requirements of the Statutes of the State of Idaho, that at the Annual Meeting of the Shareholders of the Corporation held on January 28, 1972, pursuant to due notice in writing to the owners and holders of all of the issued and outstanding shares of capital stock of the Corporation, at which meeting the holders of 19,740 shares of the 20,000 shares issued and outstanding were present in person or by proxy, the following Resolution amending the Articles of Incorporation of the Corporation was approved by the unanimous vote of all of the Shareholders of the Corporation present in person or by proxy, and, said vote constituting the affirmative vote of more than two-thirds of the Shareholders of the Corporation, the Resolution was deemed duly adopted:

RESOLVED, That Article II of the Articles of Incorporation of Commercial Bank and Trust Company, as amended, be and the same hereby is amended by adding thereto a new sub-paragraph (1) at the end of said Article, and to read as follows:

(1) To sell or cause to be issued policies or certificates of credit life insurance, credit disability insurance, and property damage insurance related to credit transactions of the bank, subject to the regulations of the Commissioner of Finance and the Commissioner of Insurance, and, for such purpose, to obtain and hold all necessary licenses, or through authorizations, or agency appointments issued by the Commissioner of Insurance for said purpose.

IN WITNESS WHEREOF, We have hereunto set our hands and the seal of this Corporation, this 7th day of February, 1972.

COMMERCIAL BANK AND TRUST COMPANY

By Fred P. Thompson, Jr.
Fred P. Thompson, Jr., President

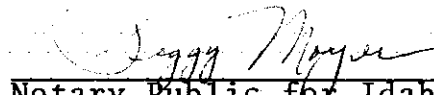
ATTEST:

A. H. Burroughs, III
A. H. Burroughs, III, Secretary

STATE OF IDAHO)
) ss
County of Ada)

On this 7th day of February, 1972, before me the undersigned, Notary Public in and for said State, personally appeared FRED P. THOMPSON, JR., and A. H. BURROUGHS, III, known to me to be the President and Secretary, respectively, of the Corporation that executed the foregoing instrument, and acknowledged to me that such Corporation 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.



Notary Public for Idaho
Residing at Boise, Idaho

STATE OF IDAHO)
) ss
County of Ada)

I, the undersigned, T. D. McELDOWNEY, Commissioner of Finance of the State of Idaho, do hereby certify that on the 16th day of February, 1972, there was presented to me as Commissioner of Finance, the Amendment to the Articles of Incorporation of Commercial Bank and Trust Company, of which the foregoing is a duplicate original, as duly adopted by the Shareholders of said Bank on January 28, 1972. I have carefully examined the Amendment to Articles of Incorporation and find that the same conform to the law and hereby endorse my approval, as provided in Section 26-204, Idaho Code.

IN WITNESS WHEREOF, I have hereunto set my hand at my office in Boise, Idaho, this 16th day of February, 1972.



T. D. McEldowney, Commissioner of
Finance.