

ARTICLES OF INCORPORATION
OF

Your Bottom Line, Inc.

Pursuant to the provisions of the Alabama Business Corporation Act, the undersigned hereby adopts the following Articles of Incorporation:

ARTICLE I - NAME

The name of the corporation is:

Your Bottom Line, Inc.

ARTICLE II - DURATION

The duration of the corporation shall be perpetual.

ARTICLE III - PURPOSES

The corporation has been organized for the following purposes:

1. To engage in treasury management consulting for financial institutions, service providers and corporations.
2. To engage in any lawful business, act or activity for which a corporation may be organized under the laws of the State of Alabama.

ARTICLE IV - AUTHORIZED CAPITAL STOCK

The number of shares which the corporation shall have the authority to issue is 1,000 and the par value of each share will be \$1.00 per share for a total authorized capital of \$ 1,000.00.

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ARTICLE V – REGISTERED OFFICE/AGENT

The location and mailing address of the initial registered office shall be 1316 Fairway View Lane, Birmingham, AL 35244 and its registered agent at such address shall be Nanette N Crocker

ARTICLE VI- BOARD OF DIRECTORS

The names and addresses of the initial Board of Directors are:

Nanette N. Crocker
1316 Fairway View Lane
Birmingham, Al 35244

ARTICLE VII – INCORPORATOR(S)

The name and address of the incorporator is:

Nanette N. Crocker
1316 Fairway View Lane
Birmingham, Al 35244

ARTICLE VIII – CORPORATE POWERS

The corporate power shall be exercised by the Board of Directors. Except as otherwise provided by statute or by these ARTICLES OF INCORPORATION. In furtherance and not in limitation of the powers conferred by statute, the Board of Directors is expressly authorized:

1. The initial by-laws of the corporation are reserved to shareholders listed in the articles of incorporation.

2. To fix and determine and vary the amount of working capital of the Corporation; to determine whether any, and if any, what part of accumulated profits shall be declared and paid as dividends; to determine the date or dates of the declaration and payment of dividends; to direct and determine the payment of dividends; to direct and determine the use and disposition of any surplus or net profits over and above the capital stock paid in.
3. To increase the size of the Board of Directors as they deem appropriate; and to conduct board meetings by telephone when warranted.

The Corporation may, in its By-Laws, confer powers upon its Board of Directors in addition to the foregoing.

IN WITNESS THEREOF, the undersigned incorporator(s) has/have executed these Articles of Incorporation, on this, the 15 day of January, 1999.


Nanette N. Crocker

STATE OF ALABAMA

I, Jim Bennett, Secretary of State of the State of Alabama, having custody of the Great and Principal Seal of said State, do hereby certify that

pursuant to the provisions of Section 10-2B-4.02, Code of Alabama 1975, and upon an examination of the corporation records on file in this office, the following corporate name is reserved as available:

Your Bottom Line, Inc.

This domestic corporation name is proposed to be incorporated in Shelby County and is for the exclusive use of John Acres, 300 Office Park Dr, Birmingham, AL 35223 for a period of one hundred twenty days beginning January 22, 1999 and expiring May 23, 1999.



In Testimony Whereof, I have hereunto set my hand and affixed the Great Seal of the State, at the Capitol, in the City of Montgomery, on this day.

January 22, 1999

Date

A handwritten signature in cursive script that reads 'Jim Bennett'.

Jim Bennett

Secretary of State

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