

## Articles of Incorporation of

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Name of Bank

For the purpose of organizing a bank to carry on the business of banking pursuant to the Michigan Banking Code of 1999, as amended, the incorporator(s) of the bank hereinafter named enter into the following articles of incorporation:

**FIRST.** The name of the bank shall be:

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**SECOND.** The place where the principal office of this bank shall be located and shall conduct its business is in the City, Incorporated Village or Township of:

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County of

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State of Michigan

**THIRD.** The purpose of this corporation is to carry on the business of banking pursuant to the Michigan Banking Code of 1999, as amended.

**FOURTH.** The amount of capital stock of this bank shall be: *(State the amount, classes, number of shares and par value. If more than one class of stock is issued, the respective designations, powers, preferences, rights, qualifications, limitations and restrictions of each class of stock are to be set forth on inserts following.)*

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**FIFTH.** The name(s) of the incorporators:

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**SIXTH.** The period for which this bank is organized is perpetual.

**SEVENTH.** The shareholders of the bank may be assessed a capital deficiency payment. If the assessment is not paid, the directors may sell any or all of the shares owned by the shareholder to satisfy the assessment.

**EIGHTH.** *Insert any desired provisions consistent with the laws of Michigan for regulating the business of banking and for the conduct of the affairs of the bank.*

**SIGNATURE OF ALL OF THE INCORPORATORS:** *(If the incorporator is a bank holding company, the Articles of Incorporation may be signed by the officer(s) authorized by board resolution.)*

Signature	Date
Signature	Date
Signature	Date
Signature	Date
Signature	Date

*Authorized by PA 276 of 1999, as amended. Required to incorporate a state-chartered bank.*



**Michigan Department of Insurance and Financial Services**

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