ARTICLES OF INCORPORATION of the

| | (Credit Union) | | | | |
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| | We, the undersigned residents of the State of Colorado, do hereby execute and adopt the | | | | |
| follow | ing Articles of Incorporation of the (Credit Union) as follows: | | | | |
| | ARTICLE I Name and Address | | | | |
| 1. | The name of said Credit Union shall be (Credit Union). | | | | |
| 2. | The Credit Union shall maintain its principal place of doing business at | | | | |
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| | ARTICLE II Purpose and Powers | | | | |
| 1. | The purposes for which this Credit Union shall be organized and incorporated are to promote thrift among | | | | |
| | its members and create a source of credit for them at fair and reasonable rates of interest. | | | | |
| 2. | The powers of the Credit Union shall consist of the powers conferred upon it by the appropriate | | | | |
| | provisions of Article 30 of Title 11 of the Colorado Revised Statutes. | | | | |
| | ARTICLE III Terms of Existence | | | | |
| 1. | The term of existence of the Credit Union shall be perpetual. | | | | |
| | ARTICLE IV Membership | | | | |
| 1. Membership in the Credit Union shall be limited to: | | | | | |
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ARTICLE V Capital

1. The capital of the Credit Union shall be unlimited in amount and shall consist of shares having par value as determined by the bylaws.

ARTICLE VI Incorporators

1. The names and addresses of the undersigned incorporators and the number of shares in the Credit Union subscribed by each is as follows:

| Name | Address | Number of Shares Subscribed |
|------|---------|-----------------------------------|
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ARTICLE VII Registered Agent

| ١. | The name and address of the registered agent and registered office for the Credit Union is: | | | | | | |
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| | DINUTRIES WHEDEOF A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | | | | | | |
| | IN WITNESS WHEREOF, the undersigned incorporators have set their hands and seals this day of | | | | | | |
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ACKNOWLEDGEMENT

| STATE OF COLORADO |) | | |
|--------------------------------|-----------|------------|--------------------------------------|
| |) ss. | | |
| COUNTY OF |) | | |
| The foregoing Articles of Inco | orporatio | n were sul | bscribed and sworn to me this day of |
| | , 20 | , by: | |
| | | | |
| | | , | |
| | | , | |
| | | , | and |
| | | | |
| Witness my hand and official | seal. | | |
| My commission expires: | | | , 20 |
| | | | |
| | | | |
| (SEAL) | | | |
| | | | Notary Public |