Expiration date: See www.occ.gov

Federal Stock Association Charter

Federal stock savings banks must substitute the term "savings bank" for "association" throughout.

| Section 1: Corporate title. The full corporate title of the association is Section 2: Office. The home office is located in | |
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| Section 3: Duration. The duration of the association is pe | erpetual. |
| Section 4: Purpose and powers. The purpose of the assolawful objectives of a federal savings association chartered Loan Act and to exercise all of the express, implied, and it by all acts amendatory thereof and supplemental thereto, so the United States as they are now in effect, or as they may all lawful and applicable rules, regulations, and orders of Currency (OCC). | d under section 5 of the Home Owners' ncidental powers conferred thereby and subject to the Constitution and laws of hereafter be amended, and subject to |
| Section 5: Capital stock. The total number of shares of a association has the authority to issue is stock of par [or if no par is specified then shares have a stock of par [or if no par is specified then shares have a stock of par [or if no par is specified then shares may be issue the board of directors without the approval of its sharehold this Section 5 or to the extent that such approval is required. The consideration for the issuance of the shares must be pure may not be less than the par [or stated] value. Neither product constitute payment or part payment for the issuance of shares must be cash, tangible or intain investment in such property would be permitted to the assuer performed for the association, or any combination of the formula in the transaction, the value of such property, labor, of directors of the association, will be conclusive. Upon pushares will be deemed to be fully paid and nonassessable. part of the retained earnings of the association that is transcapital accounts upon the issuance of shares as a stock dividential accounts of their issuance. | , all of which is common tated] value of ued from time to time as authorized by ders, except as otherwise provided in ed by governing law, rule, or regulation. aid in full before their issuance and missory notes nor future services may ares of the association. The ngible property (to the extent direct ociation), labor, or services actually or services, as determined by the board ayment of such consideration, such In the case of a stock dividend, that seferred to common stock or paid-in |

Except for shares issued in the initial organization of the association or in connection with the

issuance or the plan under which they would be issued has been approved by a majority of the total votes eligible to be cast at a legal meeting.

The holders of the common stock exclusively possess all voting power. Each holder of shares of common stock is entitled to one vote for each share held by such holder, except as to the cumulation of votes for the election of directors, unless the charter provides that there will be no such cumulative voting. Subject to any provision for a liquidation account, in the event of any liquidation, dissolution, or winding up of the association, the holders of the common stock will be entitled, after payment or provision for payment of all debts and liabilities of the association, to receive the remaining assets of the association available for distribution, in cash or in kind. Each share of common stock must have the same relative rights as and be identical in all respects to all the other shares of common stock.

Section 6: Preemptive rights. Holders of the capital stock of the association are not be entitled to preemptive rights with respect to any shares of the association that may be issued.

Section 7: Directors. The association will be under the direction of a board of directors. The authorized number of directors, as stated in the association's bylaws, may not be fewer than five or more than 15 except when a greater or lesser number is approved by the OCC.

Section 8: Amendment of charter. Except as provided in Section 5, no amendment, addition, alteration, change, or repeal of this charter may be made, unless such is proposed by the board of directors of the association; approved by the shareholders by a majority of the votes eligible to be cast at a legal meeting, unless a higher vote is otherwise required; and approved or preapproved by the OCC.

| Attest: | |
|----------|---|
| | Secretary of the Association |
| By: | |
| | President or Chief Executive Officer of the Association |
| Attest: | |
| 11111111 | Deputy Comptroller for Licensing, OCC |
| By: | |
| J | Comptroller of the Currency |
| | |
| Effecti | ve date: |