

The Board of Directors shall have the power to change the location of the main office of this Association to any other place within the limits of Charlotte, North Carolina, without the approval of the shareholders of this Association but subject to the approval of the Comptroller of the Currency; and shall have the power to change the location of any branch or branches of this Association to any other location, without the approval of the shareholders of this Association but subject to the approval of the Comptroller of the Currency.

SEVENTH. The corporate existence of this Association shall continue until terminated in accordance with the laws of the United States.

EIGHTH. The Board of Directors of this Association, or any three or more shareholders owning, in the aggregate, not less than ten per centum (10%) of the stock of this Association, may call a special meeting of shareholders at any time.

Unless otherwise provided by the laws of the United States, a notice of the time, place, and purpose of every annual, and every special meeting of the shareholders shall be given by firstclass mail, postage prepaid, mailed at least ten days prior to the date of such meeting to each shareholder of record at his address as shown upon the books of this Association.

Subject to the provisions of the laws of the United States, these Articles of Association may be amended at any meeting of the shareholders for which adequate notice has been given, by the affirmative vote of the owners of a majority of the stock of this Association, voting in person or by proxy.

Amended as of January 4, 1983
Effective as of January 4, 1983

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG
I, Donna M. Goggins, Register of Deeds in and for the above County and State, do hereby certify that the foregoing photo copy is an accurate and correct copy of the certain instrument as appears of record in my office in City of Charlotte, North Carolina, this 15th day of March, 1983.
Donna M. Goggins
Register of Deeds

NORTH CAROLINA, MECKLENBURG COUNTY

The foregoing certificate of Michael Hamner
Notary Public is hereby certified to be correct.
This instrument was filed for registration on the 15th day of March, 1983 at 10:00 o'clock PM and recorded in this office in Book 181, Page 177.
Donna M. Goggins
Register of Deeds