

DEC 11 1998

Corporations Section

ARTICLES OF INCORPORATION
OF
COMMUNITY FINANCIAL SERVICES, INC.

Article One

The name of the corporation is Community Financial Services, Inc

Article Two

The period of its duration is perpetual

Article Three

The corporation is organized for any lawful purpose for which corporations may be incorporated under the Texas Business Corporation Act to the extent authorized by credit union service organizations, or subject to authorization by the Texas Credit Union Commissioner

Article Four

The aggregate number of shares which the corporation shall have the authority to issue is 100,000 shares common stock with no par value

Article Five

The corporation will not commence business until it has received for the issuance of its shares consideration of the value of \$1,000 00 (One Thousand Dollars) consisting of money, labor done or property received

Article Six


The address of its initial registered office is, Community Credit Union, 1309 W. 15th, Ste 210, Plano, Texas 75075 and the name of its initial agent at such address is Mark Ziegler

SECRET

Mark Ziegler
Community Financial Services, Inc
1309 W Plano Rd , Ste 210
Plano, Texas 75075

The name and address of the Incorporator is

IN WITNESS WHEREOF, I have executed these Articles of Incorporation on this the


Mark Ziegler

VERIFICATION

STATE OF TEXAS §

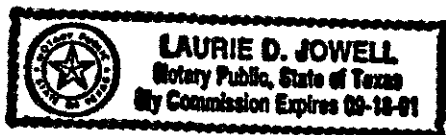
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COUNTY OF COLLIN §


BEFORE ME, the undersigned authority, on this day personally appeared Mark Ziegler, duly authorized representative of Community Financial Services, Inc who, being by me duly sworn, on his oath deposed and stated that he has read the foregoing g Articles of Incorporation of Community Financial Services, Inc and that the information contained therein is within his personal knowledge and is true and correct to the best of his knowledge


Mark Ziegler

SUBSCRIBED AND SWORN TO BEFORE ME ON THE 9th day of December, 1998, to certify which witness my hand and official seal



[SEAL]


Notary Public in and for the
State of Texas

My Commission Expires 9/18/01

w \CCU\General\Articles of Incorporation Community Financial Services, Inc 16301