Articles of Incorporation of Citizens State Bank } Articles { (Filed for Record July 8th 1901 at 10:30 A.M. W.H.Vance Recorder by Alice P.Vance Deputy.

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Articles of Incorporation.

WE whose names are hereto subscribed,hereby associate ourselves into a corporation for the transaction of the business hereinafter set forth,under the provisions of chapter 11,title 1x of the Code of Iowa and acts amendatory thereof:with all powers granted bodies corporate under said chapter,and do adopt the following articles of incorporation therefor,to-wit:-

Article 1.

The name of this corporation shall be the Citizens State Bank,

Article 11.

The principal place of business shall be the town of Earlham,in the county of Madison and State of Iowa.

Article111.

The object of this corporation is to receive deposits,discount commerical paper,buy and sell exchange,negotiate loans and take securities therefor of any and all kinds,and do every thing pertaining to banking,except the issuance of bills to circulate as money;to buy real estate for the actual use of the corporation;and to sell,own,hold and convey the same as well as all other property owned by the association.

Article 1v

The amount of capital stock is $25000.00,divided into shares of one hundred dollars each fully paid up.The capital stock may be increased by a vote of two thirds of all stock holders in interest.When the capital stock is to be increased the additional shares shall be offered to the existing stockholders in porporation to their holdings at not less than par.

Articl v.

This corporation shall begin upon receipt from the auditor of state of a certificate authorizing it to commence,and shall terminate at the expiration of twenty years from said date.

Article vl.

The affairs of the corporation shall be conducted by a board of Five directors,who shall elect a president,vice-president,cashier,examining committee,and such other officers as it shall see fit.

Article vll

The annual election of directors shall be held on the 1st day of July:- Untill the first election which shall be held on the day day of July 1902 the following named persons shall be directors to wit:-

M.D.Hill	P.O. Address	Earlham. Iowa.
J.A.McKinney	P.O. Address	Des Moines Iowa.
C.B.Johnson	P.O.Address	Earlham Iowa.
Luther Hill	P.O. Address	Earlham Iowa.
A.M.Williams	P.O. Address	Denver Colorado.

And the following persons shall be the officers:

President,M.D.Hill	P.O. Address		Earlham Iowa.
Vice President	J.A.McKinney	P.O. Address	Des Moines Iowa
Cashier	C.B.Johnson	P.O.Address	Earlham Iowa.

Every director shall be a stock holder.Should a director part with his holdings in the corporation he shall at once cease to be a director.The board may fill all vacancies occurring in the membership between annual elections by the appointment of sutiable persons to hold office for the remanider of the term.At all meetings of stockholders each stockholder shall be entitled to one vote for each share of stock held by him,which vote may be cast by him or by written proxy.

Article vlll.

The highest amount of indebtedness to which the corporation is at any time to subject its self shall not exceed two-thirds of its capital stock except in the matter of the deposit.

Article lx.

The private property of the stock holders shall be exempt from corporate liabblity except to the extent and in the manner provided by the constitutation and the laws of the state.

Article x.

The corporation may make and alter by-laws at pleasure,and may authorize the board of directors to do so ,subject to such restrictions as may be deemed advisable and not inconsistant with law.

Article xl.

The amendiments to these articles may be made at any annual meeting of the stockholders, or at a special meeting called for the purpose by a vote of two-thirds of the stockholders in interest.

M.D.Hill
C.B.Johnson
J.A.McKinney
Luther Hill
A.M.Williams

STATE OF IOWA, Madison County, } ss. On this 31st day of May A.D.1901 before me Wm.R.Hill a Notary Public in and for Madison County Iowa personally came M.D.Hill and C.B.Johnson to me personally known to be the identical persons who executed the foregoing articles of incorporation and severally acknowledged the execution of the same to be their voluntary act and deed for the purposes therein expressed. Witness my hand and official seal the day last above written.

Wm.R.hill
Notary Public,Madison County,Ia.

NOTARIAL SEAL.

State of Iowa } ss.
County of Polk }

On this 18th day of June A.D.1901 before me a Notary Public in and for said Cunty and state Personally came J.A.McKinney to me personally known to be the identical person who executed the fore going articles of incorporation and acknowledged the execution of the same to be his voluntary act and deed for thr purposes therein expressed. Witness my hand and offisial the day last above written.

Emery F.Kennedy
Notary Public for Polk County Iowa.

NOTARIAL SEAL.

State of Colorado }
County of Arapahoe } ss.

On this 27th day of May A.D.1901 before me a Notary Public within and for said County and state personally A.M.Williams to me personally known to be the identical person who executed the foregoing articles of incorporation and acknowledged the execution o ~~of the same~~ to be her voluntary act and deed for the purposes therein expressed. Witness my hand and official seal the day last above written.

NOTARIAL SEAL.

My commission expires January 10th 1902

Earnest Rubidge
Notary Public for Arapah County,Colorado.

Province of Ontario } ss.
County of York. }

On this 3dr. day of June A.D.1901 before me Walter Dymond Gregory a Notary Public within and for said County and Province personally came Luther Hill to me personally to be the identical person who executed the foregoing articles of incorporation and acknowledged the execution of the same to be his voluntary act and deed for the purposes therein expressed. Witness my hand and seal the day last above written

NOTARIAL SEAL.

W.D.Gregory Notary Public
within and for York County,Ontario.

Sarah E. Lee) (Filed for Record July 8th [illegible]

Witness my hand and official seal, on the day and year last above written

District Court Seal

R. T. Elson
Clerk Dist. Court.