

DONE AT THE CAPITAL, AT SALEM, OREGON, THIS TWENTY-SIXTH DAY OF JANUARY,  
A.D., 1923

(STATE BANKING DEPARTMENT)  
(SEAL)

FRANK C. BRAMWELL  
SUPERINTENDENT OF BANKS

KNOW ALL MEN BY THESE PRESENTS, THAT WE, THE UNDERSIGNED, W. H. MOORE,  
JOHN H. OSBORNE AND ROBERT W. PRATT, DESIRING TO FORM A PRIVATE CORPORATION UNDER  
THE GENERAL LAWS OF THE STATE OF OREGON, FOR THAT PURPOSE HEREBY MAKE AND EXECUTE,  
IN TRIPLICATE, THE FOLLOWING ARTICLES OF INCORPORATION:

I

THE NAME ASSUMED BY THE CORPORATION, AND BY WHICH IT SHALL BE KNOWN IS  
HOOD RIVER BANKING AND TRUST COMPANY, AND ITS DURATION SHALL BE PERPETUAL.

II

THE ENTERPRISE, BUSINESS, PURSUIT OR OCCUPATION IN WHICH THE CORPORATION  
PROPOSES TO ENGAGE IS AS FOLLOWS:

FIRST: TO RECEIVE ON DEPOSIT OR IN TRUST, MONEYS, SECURITIES AND OTHER PERSON-  
AL PROPERTY, FROM ANY PERSON OR CORPORATION; TO LOAN MONEY ON REAL OR PERSONAL  
SECURITIES; TO PURCHASE, INVEST IN AND SELL, WITH OR WITHOUT GUARANTY, STOCKS, BILLS  
OF EXCHANGE, BONDS, MORTGAGES AND OTHER EVIDENCES OF INDEBTEDNESS; TO CHARGE COM-  
MISSIONS ON PERSONAL PROPERTY HELD ON DEPOSIT; TO BORROW MONEY ON NOTES, BONDS, OR  
OTHERWISE, FOR THE GENERAL OR SPECIAL USES OF THIS CORPORATION, AND TO TAKE, GIVE  
AND RECEIVE SECURITY OF ANY AND ALL KINDS THEREFOR; TO ISSUE THE BONDS OR OBLIGA-  
TIONS OF THIS CORPORATION WHEN MONEYS OR SECURITIES FOR MONEYS, ARE BORROWED, OR  
RECEIVED ON DEPOSIT; AND TO CONDUCT A GENERAL BANKING BUSINESS.

SECOND: TO ACT AS TRUSTEE UNDER ANY MORTGAGE OR BOND ISSUED BY ANY MUNICIPALITY,  
BODY POLITIC OR CORPORATION, AND TO ACCEPT AND EXECUTE ANY OTHER MUNICIPAL OR COR-  
PORATE TRUST NOT INCONSISTANT WITH THE LAWS OF THIS STATE.

THIRD: TO ACT AS THE FISCAL OR TRANSFER AGENT OF ANY MUNICIPALITY, BODY POLITIC  
OR CORPORATION, AND IN SUCH CAPACITY TO RECEIVE AND DISBURSE MONEY AND TO ISSUE,  
TRANSFER OR COUNTER-SIGN THE CERTIFICATES OF STOCK, BONDS, OR OTHER EVIDENCES OF  
INDEBTEDNESS.

FOURTH: TO TAKE, ACCEPT AND EXECUTE ANY AND ALL SUCH LEGAL TRUSTS, DUTIES AND  
POWERS IN REGARD TO THE HOLDING, MANAGEMENT AND DISPOSITION OF ANY ESTATE OR PROP-  
ERTY, REAL OR PERSONAL, AND THE RENTS OR PROFITS THEREOF, OR THE SALE THEREOF, AS  
MAY BE GRANTED OR CONFIDED TO IT BY ANY COURT OF RECORD, OR BY ANY PERSON, CORPO-  
RATION, MUNICIPALITY OR OTHER AUTHORITY.

FIFTH: TO ACQUIRE, BY PURCHASE OR OTHERWISE, TO OWN, HOLD IMPROVE, CULTIVATE,  
LEASE, RENT, EXCHANGE, SELL, CONVEY, MORTGAGE OR OTHERWISE DISPOSE OF, LANDS AND ANY  
AND ALL OTHER KINDS OF PROPERTY, PERSONAL OR MIXED, OR ANY INTEREST THEREIN.

SIXTH: GENERALLY TO DO AND PERFORM ANY AND EVERYTHING WHATSOEVER NECESSARY,  
PROPER OR CONVENIENT TO CARRY INTO EFFECT THE PURPOSES AND OBJECTS AFORESAID, IN  
FURTHERANCE AND NOT IN LIMITATION OF ANY OF THE OBJECTS IN ANY CLAUSE HEREIN  
EXPRESSED.

III

THE PLACE WHERE THE CORPORATION PROPOSES TO HAVE ITS PRINCIPAL OFFICE AND  
PLACE OF BUSINESS IS THE CITY OF HOOD RIVER, IN WASCO COUNTY, STATE OF OREGON.

IV

THE AMOUNT OF THE CAPITAL STOCK OF THE CORPORATION IS FIFTY THOUSAND