



State of Rhode Island and Providence Plantations
Office of the Secretary of State

Fee: \$35.00

Division Of Business Services
148 W. River Street
Providence RI 02904-2615
(401) 222-3040

**Non-Profit Corporation
Articles of Incorporation**

(Chapter 7-6-34 of the General Laws of Rhode Island, 1956, as amended)

ARTICLE I

The name of the corporation is Credit's Cool!

ARTICLE II

The period of its duration is Perpetual

ARTICLE III

The specific purpose or purposes for which the corporation is organized are:

To operate exclusively for charitable and educational purposes and to lessen the burden of government, within the meaning of section 501(c)(3) of the Internal Revenue Code, as amended. Specifically, Credits Cool mission is to empower individuals through various educational programs designed to enable them to navigate the financial marketplace in an informed way and to develop lifelong behaviors that create financial security. This may be done through seminars, mentoring, community outreach, and other activities relating to financing post secondary education, personal finance, financial products and services. In furtherance of these purposes, the corporation shall have the powers to carry on any business or other activity that may be lawfully conducted by a non-profit corporation under the Rhode Island Non-Profit Corporation Act and to do any things necessary, proper and consistent with maintains tax-exempt status under such section 501(c)(3).

ARTICLE IV

Provisions, if any, not inconsistent with the law, which the incorporators elect to set forth in these articles of incorporation for the regulation of the internal affairs of the corporation are:

ARTICLE V

The street address (post office boxes are not acceptable) of the initial registered office of the corporation is:

No. and Street: 39 WARNER STREET

City or Town: NEWPORT

State: RI

Zip: 02840

The name of its initial registered agent at such address is THOMAS M. NORTON

ARTICLE VI

The number of directors constituting the initial Board of Directors of the Corporation is 3 and the names and addresses of the persons who are to serve as the initial directors are:

Title	Individual Name First, Middle, Last, Suffix	Address Address, City or Town, State, Zip Code, Country
DIRECTOR	PATRICIA N KIDDER	7 RIDGE RD NEWPORT, RI 02840 USA
DIRECTOR	THOMAS M NORTON	39 WARNER ST NEWPORT, RI 02840 USA
DIRECTOR	MARTHA M DENNISON	320 STANDISH STREET DUXBURY, MA 02332 USA

ARTICLE VII

The name and address of the incorporator is:

Title	Individual Name First, Middle, Last, Suffix	Address Address, City or Town, State, Zip Code, Country
INCORPORATOR	PATRICIA N KIDDER	7RIDGE RD NEWPORT, RI 02840 USA
INCORPORATOR	THOMAS M NORTON	39 WARNER ST NEWPORT, RI 02840 USA
INCORPORATOR	MARTHA M DENNISON	320 STANDISH WAY DUXBURY, MA 02332 USA

ARTICLE VIII

Date when corporate existence is to begin 09/01/2015

(not prior to, nor more than 30 days after, the filing of these Articles of Incorporation)

Signed this 1 Day of September, 2015 at 5:04:42 PM by the incorporator(s). *This electronic signature of the individual or individuals signing this instrument constitutes the affirmation or acknowledgement of the signatory, under penalties of perjury, that this instrument is that individual's act and deed or the act and deed of the corporation, and that the facts stated herein are true, as of the date of the electronic filing, in compliance with R.I. Gen. Laws § 7-6.*

Enter signature(s) below.

PATRICIA N KIDDER

THOMAS M NORTON

MARTHA M DENNISON

Form No. 200
Revised 09/07



State of Rhode Island and Providence Plantations
Department of State | Office of the Secretary of State
Nellie M. Gorbea, *Secretary of State*

I, NELLIE M. GORBEA, Secretary of State of the State of Rhode Island
and Providence Plantations, hereby certify that this document, duly executed in
accordance with the provisions of Title 7 of the General Laws of Rhode Island, as
amended, has been filed in this office on this day:

A handwritten signature in blue ink, appearing to read "Nellie M. Gorbea". The signature is fluid and cursive, written in a professional style.

Nellie M. Gorbea
Secretary of State

