

Form 3

ARTICLES OF INCORPORATION (CREDIT UNIONS)

(Credit Unions Act, S.N.B. 1992, c. C-32.2, s. 7(1))

1.	Name of credit union
2.	Place in New Brunswick where the registered office is situated
3.	Bond of association, if any
4.	The credit union may issue an unlimited number of membership shares at an issue price of \$ each
5.	Other classes of shares the credit union may issue, and in the case of shares other than surplus shares, the maximum number of shares that the credit union is authorized to issue in each class and the total consideration to be paid for each class of shares
6.	The rights, privileges, restrictions and conditions attaching to the shares of each class, including dividends, if any
7.	Restrictions on share transfers, if any
8.	Restrictions on the business the credit union may carry on, if any
9.	Other provisions, if any



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10. First directors

Name	Residence Address	Principal Occupation

- 11. To the best of our knowledge and belief, each director named is qualified under the *Credit Unions Act* to be a director of the credit union.
- 12. To the best of our knowledge and belief, the proposed name of the credit union is not in violation of section 14 of the *Credit Unions Act*.

13. Applicants

Name	Residence Address	Signature	Date

Instructions:

In paragraph 2, state the name of the city, town or village where the registered office is situated.

In paragraphs 10 and 13, state the full names and full residence addresses of the directors or applicants, as the case may be. A post office box alone is not acceptable.

Two copies of the proposed by-laws and a notice of registered office in Form 4 must accompany the articles of incorporation.

Articles must be executed in duplicate for delivery to the Superintendent.