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STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL INSTITUTIONS
CREDIT UNION DIVISION

Charter Number 2526

Chicago March 4, 1997

DEPT-01 RECORDING \$23.50
T47777 TRAN 9240 03/21/97 12:00:00
#3210 # DR *-97-197084
COOK COUNTY RECORDER

WHEREAS, a Statement duly signed and acknowledged, having been filed in the Office of the Director of Financial Institutions on the 4th day of March A.D., 1997 for the incorporation of,

H-F Credit Union
800 Governors Highway
Post Office Box 388
Flossmoor, Illinois 60422

(Recording Area)

under, and in accordance with the provisions of "The Credit Union Act", approved August 30, 1970, and in force January 1, 1980, a copy of which statement is hereto attached.

NOW, THEREFORE, I, the Director of Financial Institutions of the State of Illinois, by virtue of the powers and duties vested in me by law, do hereby approve the said statement of incorporation and, the by-laws submitted therewith and certify that the said:

H-F Credit Union

is a legally organized Credit Union under the laws of this State, and is hereby made an existing corporation with the powers, rights, and privileges and subject to the limitations, duties and restrictions which by law appertain thereto.



(seal)

IN TESTIMONY WHEREOF, Thereunto subscribe and affix the seal of my office, the day and year first above written.

Frank C. Casillas
Frank C. Casillas
Director of Financial Institutions

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Property of Cook County Clerk's Office



DEPT. OF FINANCIAL INSTITUTIONS
STATE OF ILLINOIS CENTER
CREDIT UNION DIVISION
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