Certificate of Formation of RazBank.

(1) Ownership and Management:
(a) RazBank is manager-managed. Raz0Baz0 is to permanently, unless there is a change in ownership or Raz0Baz0 himself decides otherwise, be the sole owner and member of RazBank, and therefore holds all voting power.

(2) Capital Contributions:
(a) Raz0Baz0, being the sole member and owner, is given no pressure to make any capital or interest contributions to RazBank.

(3) Profit and Loss Distribution:
(a) RazBank, in the rare case that it somehow makes a profit as an ATM based bank, is to have all profit be distributed to the exclusive member and owner, Raz0Baz0. In the case of a loss, nothing happens.

(4) Transfer of Ownership:
(a) Raz0Baz0 is free to transfer ownership of RazBank to whoever he pleases with no restriction. Upon RazBank being transferred to a new owner, all mentions of "Raz0Baz0" are to be replaced with the name of the new owner in the Certificate of Formation.

(5) Dispute Resolution:
(a) Provisions for resolving disputes.
(i) If a dispute results due to a major change in structure or leadership, a vote is to be held by the membership over whether or not the changes made in structure or leadership should be reversed. Supermajority results in the changes being vetoed.
(ii) If an external dispute takes place with a separate organization or individual, then a discussion is to be held between the leadership of the organization, or between the leadership and the problematic individual, to come up with a proper compromise on whatever issue. If no compromise is met, and both parties are unwilling to cooperate, then steps will be made to avoid and ignore the 3rd party entirely, ensuring no conflict arises by ignoring attempts to antagonize and barring them from interacting with RazBank.

(6) Amendments
(a) Detailing provisions in which amendments are to be made to the Certificate of Formation
(i) Raz0Baz0 can, at any time he desires, propose an amendment to the Certificate of Formation.
(ii) Upon the proposal of an amendment to the Certificate of Formation, it is to be voted on by its membership.
(iii) Simple majority within the membership results in the proposed amendment to the Certificate of Formation being made immediately.

(7) Bylaws

(a) RazBank is to have no bylaws of any kind.

(8) Dissolution

(a) Raz0Baz0 can at any time he chooses, being the sole member and owner, dissolve RazBank and close any and all RazBank locations.