CERTIFICATE OF FORMATION

OF

MONTGOMERY & CO, LLC

Pursuant to the Legal Entity Act, the undersigned, being the incorporators, hereby execute this Certificate of Formation for the purpose of forming a Limited Liability Company under the laws of the Commonwealth of Redmont.

1. Name

(a) The name of the Limited Liability Company is Montgomery & Co, LLC.

(b) The name of the company in the business plugin is MCB.

2. Incorporators

(a) The incorporators of this Limited Liability Company are Iyatso and PopTart_Flavored.

3. Nature of Business

(a) The purpose of Montgomery & Co, LLC is to engage in taking deposits, lending and related financial services, and any other lawful act or activity for which a Limited Liability Company may be organized under the laws of Redmont, and by such statement all lawful acts and activities shall be within the purposes of the Limited Liability Company, except for express limitations, if any.

4. Ownership and Management

(a) Montgomery & Co, LLC shall be managed by its members.

(b) Iyatso shall hold 50% ownership and PopTart_Flavored shall hold 50% ownership. Both members shall hold equal managerial authority over the Limited Liability Company, unless and until additional members are formally admitted and reflected in an amendment to this Certificate.

(c) If the members cannot agree, either may act alone where needed to meet a deadline set by the Department of Commerce, the Federal Reserve

Bank or a court, and shall record what they did in the Company Docket within 24 hours.

5. Capital Contributions

(a) The initial capital contribution shall be made by Iyatso and PopTart_Flavored in equal proportion.

(b) Additional capital contributions, if required in the future, shall be determined at the discretion of the managing member(s) and documented by amendment.

6. Profit and Loss Distribution

(a) Profits and losses shall be distributed to members according to their ownership interest, unless otherwise agreed and documented by amendment.

7. Transfer of Membership

(a) No membership interest in Montgomery & Co, LLC may be transferred, assigned, or encumbered without the written consent of the managing member(s).

8. Registered Headquarters

(a) Montgomery & Co, LLC maintains its registered headquarters at C180/C181, in the Commonwealth of Redmont.

9. Amendments

(a) This Certificate of Formation may be amended by the managing member(s), with any amendment to be posted in the Company Docket to take effect.

10. Dissolution

(a) Unless otherwise defined by future amendment, dissolution shall proceed in accordance with the default procedure set out in the Legal Entity Act.

11. Effective Date

(a) This Limited Liability Company shall begin its existence from the

point this Certificate of Formation is signed and posted in the Company Docket.