CERTIFICATE OF INCORPORATION

OF
CITADEL BANK, INC.

Pursuant to the Legal Entity Act of the Commonwealth of Redmont, the undersigned incorporator hereby forms a corporation and certifies as follows:

1. Name
The name of the corporation is Citadel Bank, Inc. (the “Corporation”).

2. Jurisdiction
The Corporation is organized under the laws of the Commonwealth of Redmont and shall be registered with the Department of Commerce.

3. Purpose
The purpose of the Corporation is to engage in lawful banking and financial activities, including but not limited to deposit-taking, lending, payment services, custody of funds, financial infrastructure, and any related activities permitted under applicable law.

4. Authorized Shares
The Corporation is authorized to issue one thousand (1,000) shares of common stock with no par value.

5. Shareholder
All issued shares of the Corporation shall be owned by Citadel Financial Group LLC, which shall be the sole shareholder of the Corporation unless otherwise approved in accordance with the Corporation’s Bylaws.

6. Public Equity
The Corporation does not offer and shall not issue public equity or ownership interests.

7. Deposits
Customer deposits, balances, or accounts maintained by the Corporation constitute liabilities of the Corporation and do not confer any ownership, equity, or voting rights.

8. Incorporator
The incorporator of the Corporation is 12700k.

IN WITNESS WHEREOF, the undersigned has executed this Certificate of Incorporation.

Executed this 23rd day of January, 2026.

12700k
Incorporator