

ARTICLE OF ORGANIZATION

THE FEDERAL RESERVE BANK OF ST. LOUIS

THE FEDERAL RESERVE BANK OF ST. LOUIS is organized for the purpose of conducting the business of a Federal Reserve Bank in accordance with the provisions of the Federal Reserve Act, and for the purpose of promoting the general welfare of the community by conducting the business of a Federal Reserve Bank in accordance with the provisions of the Federal Reserve Act.

FOR THE PURPOSES OF THIS ORGANIZATION, THE FOLLOWING ARE THE ARTICLES OF ORGANIZATION:

FEDERAL RESERVE ASSISTANCE ASSOCIATION, INC.

SECTION 1. The name of this organization shall be the FEDERAL RESERVE ASSISTANCE ASSOCIATION, INC.

SECTION 2. The purpose of this organization shall be to assist the members of the Federal Reserve Bank of St. Louis in the conduct of their business.

SECTION 3. The members of this organization shall be the members of the Federal Reserve Bank of St. Louis who are engaged in the business of banking and who are desirous of receiving the assistance of this organization.

SECTION 4. The members of this organization shall be entitled to the same rights and privileges as the members of the Federal Reserve Bank of St. Louis, and shall be subject to the same rules and regulations as the members of the Federal Reserve Bank of St. Louis.

SECTION 5. The organization shall have the right to acquire, hold, and dispose of real and personal property, and to incur liabilities.

SECTION 6. The organization shall have the right to sue and be sued, and to enter into contracts.

SECTION 7. The organization shall have the right to make and receive loans, and to issue and receive checks.

SECTION 8. The organization shall have the right to make and receive deposits, and to issue and receive certificates of deposit.

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