



















-----  
GOVERNMENT OF  
THE VIRGIN ISLANDS OF THE UNITED STATES

-0-  
CHARLOTTE AMALIE, ST. THOMAS, VI00802  
To Whom These Presents Shall Come:  
I, the undersigned. LIEUTENANT GOVERNOR, do hereby certify that  
FINANCIAL INFOMATICS. INC.  
a Virgin Islands corporation, filed in the Office of the Lieutenant Governor  
on  
September 21.2012 as provided for by law. Certificate of Amendment Articles  
of  
Incorporation, duly acknowledged; changing its name to  
SOUTITERN TRUST COMPANY. INC.  
WHEREFORE the said Amendment is hereby declared to have been duly recorded in  
this office on the aforesaid and to be in full force and effect from that  
date.  
Witness my hand and the seal of the  
Government of the United States Virgim  
Islands, at Charlotte Amalie, this 31'' day of  
October, A.D. 2012.

►  
i4eeif'  
G  
Y R. FRANCIS  
Lieutenant Governor of the Virgin Islands

DEPM^TMENT OF THE TREASTTOY  
INTERNAL REVENUE SERVICE  
CINCINNATI- OH 45999-0023  
a IRS  
Date of this notice: 02-14-2012

Employer Identification Number:

██████████ .  
VS^'b  
o

Form: SS-4

.0-

Number of this notice: CP 575 A

C  
0  
FINANCIAL. INFOMATICS INC  
9100 HAVENSIGHT 15 16  
ST THOMAS, VI 00802  
0  
JL-

For assistance you may call us at:

IF YOU WRITE, ATTACH THE  
STUB AT THE END OF THIS NOTICE.

WE ASSIGNED YOU M EMPLOYER IDENTIFICATION NUMBER

Thank you for applying for an Employer Identification Number (EIN). We  
assigned you

[REDACTED]. This EIN will identify you, your business accounts, tax  
returns, and  
documents, even if you have no employees. Please keep this notice in your  
permanent  
records.

When filing tax documents, payments, and related correspondence, it is very  
important

that you use your EIN and complete name and address exactly as shown above.  
Any variation

may cause a delay in processing, result in incorrect information in your  
account, or even

cause you to be assigned more than one EIN. If the information is not  
correct as shown

above, please make the correction using the attached tear off stub and  
return it to us.

Based on the information received from you or your representative, you must  
file

the following form(s) by the date(s) shown.

01/31/2013

03/15/2012

If you have questions about the form(s) or the due date(s) shown, you can  
call us at

the phone number or write to us at the address shown at the top of this  
notice. If you

need help in determining your annual accounting period (tax year), see  
Publication 538,'

Accounting Pei'iods and Methods.

We assigned you a tax classification based on information obtained from you  
or your

representative. It is not a legal determination of your tax classification,  
and is not

binding on the IRS. If you want a legal determination of your tax  
classification, you may

request a private letter ruling from the IRS under the guidelines in Revenue  
Procedure

2004-1, 2004-1 I.R.B. 1 (or superseding Revenue Procedure for the year at issue). Note:  
Certain tax classification elections can be requested by filing Form 8832, Entity-  
Classification Election. See Form 8832 and its instructions for additional information.

Form 941SS

Form 1120

IMPORTANT INFORMATION FOR S CORPORATION ELECTION;

If you intend to elect to file your return as a small business corporation, an election to file a Form 1120-S must be made within certain timeframes and the corporation must meet certain tests. All of this information is included in the instructions for Form 2553, Election by a Small Business Corporation, Corp No. 581871

GOVERNMENT OF

THE VIRGIN ISLANDS OF THE UNITED STATES

-- 0 --

CHARLOTTE AMALIE, ST. THOMAS, VI 00802

au l^rejjentt ftliall ComeJ^

I, the undersigned, LIEUTENANT GOVERNOR, DO hereby certify that FINANCIAL INFORMATICS, INC.

Business Corporation

of the Virgin Islands filed in my office on November 18, 2011 as provided for by law. Articles of Incorporation, duly acknowledged.

WHEREFORE the persons named in said Articles, and who have signed the same, and their

successors, are hereby declared to be from the late aforesaid, a Business Corporation by the name

and for the purposes set forth in said Articles, with the right of succession as therein stated.

Witness my hand and the seal of the Government of the Virgin Islands of the United States, at Charlotte Amalie, St. Thomas, this 8th day of December, 2011.

gWtT)ry R. FRANOS

I lieutenant Governor of the Virgin Islands

h iA ML

^ T ▼ ▼

ARTICLES OF INCORPORATION

OF

FINANCIAL INFOMATICS, INC.

We, the undersigned, for the purposes of associating to establish a corporation for the transaction of the business and the promotion and conduct of the objects and purposes hereinafter stated, under the provisions and subject to the requirements of the laws of the Virgin Islands of the United States (hereinafter called the

"Virgin Islands"), and particularly the General Corporation Law of the Virgin Islands (Chapter 1, Title 13, Virgin Islands Code), as the same may be amended from time to time, do make and file these Articles of Incorporation in writing and do certify:

#### ARTICLE I

The name of the Corporation (hereinafter referred to as the "Corporation") is Financial Infomatics, Inc.

#### ARTICLE II

The principal office of die Corporation in the Virgin Islands is located at 9100 Havensight, Port of Sale, Suite 15-16, St. Thomas, U.S. Virgin Islands, 00802 and the name of the resident agent of the Corporation is Kellerhals Ferguson LLP, whose maining address is 9100 Havensight, Port of Sale, Suite 15-16, St. Thomas, U.S. Virgin Islands 00802, and whose physical address 9100 Havensight, Port of Sale, Suite 15-16, St. Thomas, U.S. Virgin Islands.

#### ARTICLE III

Without limiting in any manner die scope and generality of the allowable funedons of the Corpoi^tion, it is hereby provided that the Corporadon shall have the following purposes, objects and powers: ^

(1) To engage in any lawful business in the United States Virgin Islands.

■ or ■

(2) To enter into and carry out any contracts for or in relation to the foregoing business with any person, firm associadon, corporadon, or government or governmental agency.

(3) To conduct its business in the United States Virgin Islands and to have offices within die Uiirted States Virgin Islands.

o

r-i

•- -i

r'.i

(4) To borrow or raise money to any amount permitted by law by the sale or issuance of obligadons of any kind, to guarantee loans, other types of indebtedness and financing obligadons, and to secure the foregoing by mortgages or other liens upon any and all of die property of every kind of the Corporadon.

(5) To do aU and everything necessary, suitable and proper for die accomplishment of any of the purposes or the attainment of any of the objects or die exercise of any of the powers herein set forth, eidier alone or in connection with other firms, individuals, associadons or corporations in the Virgin Islands and elsewhere in the United States and foreign countries, and to do any other acts or things incidental or appurtenant to or growing out of or connected with the said business, purposes, objects and powers of any part thereof not inconsistent

widi the laws of die Virgin Islands, and to exercise any and all powers now or hereafter conferred by law on business corporations whethei- expressly enumerated herein or not. The purposes, objects and powers specified in this Article shall not be limited or restricted by reference to the terms of any other subdivision or of any other article of these Articles of Incorporation.

I

#### ARTICLE IV

The total number of sliarcs of all classes of stock tliat the Corporation is authorized to issue is Ten lliousand (10,000) shares of common stock at 5-01 par value; no preferred stock autliorized.

The minimum amount of capital with which the Corporation will commence business is One Thousand Dollars (f 1,000).

#### ARTICLE V

The names and places of residence of each of the persons forming the Corporation are as follows:

NAME

RESIDENCE

Erika A. Kellerhals

Gregory J. Ferguson

Brett Geary

2E-19 Estate Caret Bay, St. Thomas, V.I. 00802

31-B Peterborg, St. Thomas, V.I. 00802

2-1 IB St. Joseph & Roscndahl, St. Thomas, V.I. 00802

#### ARTICLE VI

The Corporation is to have perpetual existence.

#### ARTICLE VII

For the management of the business and for the conduct of die affairs of the Corporation, and in further creadon, definition, limitation and regulation of the powers of the Corporation and of its directors an^ stockholders, it is further provided:

o

- , ' ■

The number of directors of the Corporation shall be fixed by, or in the manner provided in, the by-laws, but in no case shall the number be fewer than three (3). I'he directors nefed not be stockholders. . • >

0)

In furtherance and not in limitation of the powers conferred by the laws of thq Virgin Islands, and subject at all times to the provisions thereof, the Board of Directors is expressly authorized and empowered:

(2)

(«)

To make, adopt and amend the by-laws of the Corporation, subject to the powers of the stockholders to alter, repeal or modify the by-laws adopted by the Board of Directors.

To authorize and issue obligations of the Corporation, secured and unsecured, to include therein such provisions as to redeemability, convertibility or otherwise, as the Board of Directors in its sole discretion may determine, and to authorize the mortgaging or pledging of, and to authorize and cause to be executed mortgages and liens upon any property of the Corporation, real or personal, including after acquired property.

To determine whether any and, if any, what part of the net profits of the Corporation or of its net assets in excess of its capital shall be declared in dividends and paid to the stockholders, and to direct and determine the use and disposition thereof.

(b)

(c)

2

(d)

To set apart a reserve or reserves, and to abolish such reserve or reserves, or to make such other provisions, if any, as the Board of Directors may deem necessary or advisable for working capital, for additions, improvements and betterments to plant and equipment, for expansion of the business of the Corporation (including the acquisition of real and personal property) for this purpose) and for any other purpose of the Corporation.

(e)

To establish bonus, profit-sharing, pension, thrift and other types of incentive, compensation or retirement plans for the officers and employees (including officers and employees who are also directors) of the Corporation, and to fix the amount of profits to be distributed or shared or contributed and the amounts of the Corporation's funds or otherwise to be devoted thereto, and to determine the persons to participate in any such plans and the amounts of their respective participations.

(f)

To issue or grant options for the purchase of shares of stock of the Corporation to officers and employees (including officers and employees who are also directors) of the

Corporation and on such terms and conditions as the Board of Directors may from time to time determine.

(g)

To enter into contracts for the management of the business of the Corporation for terms not exceeding five (5) years.

(h)

To exercise all the powers of the Corporation, except such as are conferred by law, or by these Articles of Incorporation or by the by-laws of the Corporation upon the stockholders.

(i)

To issue such classes of stock and series within any class of stock with such value and voting powers and with such designations, preferences and relative, participating, optional or other special rights, and qualifications, limitations or restrictions thereof as is stated in the resolution or resolutions providing for the issue of such stock adopted by the Board of Directors and duly filed with the office of the Lt. Governor of the Virgin Islands in accordance with Sections 91 and 97, Chapter 1.3, Virgin Islands Code, as the same may be amended from time to time. '

ri

cr>

#### ARTICLE VIII

No stockholder shall sell, convey, assign or otherwise transfer any of his or her shares of stock without first offering the same to the Corporation at the lowest price at which the stockholder is willing to dispose of the same; and the Corporation shall have thirty (30) days within which to accept same; the Corporation shall notify the stockholder of its election in writing. If accepted by the Corporation, the stockholder shall promptly assign the shares of stock to the Corporation, and the Corporation shall promptly pay therefor. If the Corporation rejects the offer, then the stockholder shall offer the stock to the remaining stockholders under the same terms as offered to the Corporation; and the remaining stockholders shall have thirty (30) days within which to collectively or individually accept the same in writing. If the remaining stockholders reject the offer, then the stockholder shall have the right to sell the stock at the same or a greater price than that at which it was offered to the Corporation. If the stockholder shall desire to sell the stock at a lesser price than that originally quoted to the Corporation, the stockholder must then repeat the process of offering

the stock for sale to the Corporation and the stockholders in turn. Shares of stock in this Corporation shall not be transferred or sold until the sale or transfer has been reported to the Board of Directors and approved by them.

3

No stockholder shall pledge as collateral for indebtedness any shares of stock without first obtaining the written consent of a majority of the disinterested members of the Board of Directors of the Corporation.

#### ARTICLE IX

At all elections of directors, each stockholder shall be entitled to as many votes as shall equal the number of votes that (except for such provision as to cumulative voting) the stockholder would be entitled to cast for the election of directors with respect to his or her shares of stock multiplied by the number of directors to be elected. The stockholder may cast all votes for a single director or distribute them among any two or more of them as he or she may see fit. At least ten (10) days notice shall be given, however the shareholders are entitled to waive notice of the meeting as provided by law. Furthermore, the meeting and vote of stockholders may be dispensed with, if all of the stockholders who would have been entitled to vote upon the action if such meeting were held, shall consent in writing to such corporate action being taken.

#### ARTICLE X

Subject to the provisions of Section 71, Title 13, Virgin Islands Code, the Corporation may enter into contracts or otherwise transact business with one or more of its directors or officers, or with any firm or association of which one or more of its directors or officers are members or employees, or with any other corporation or association of which one or more of its directors or officers are stockholders, directors, officers, or employees, and no such contract or transaction shall be invalidated or in any way affected by the fact that such director or directors or officer or officers have or may have interests therein that are or might be adverse to the interests of the Corporation even though the vote of the director or directors having such adverse interest is necessary to obligate the Corporation on such contract or transaction, provided that in any such case the fact of such interest shall be disclosed or known to the directors or stockholders acting on or in reference to such contract or transaction. No director or directors or officer or officers having such disclosed or known adverse interest shall be liable to the Corporation or to any stockholder or creditor thereof or to any other person for any loss incurred by it under or by reason of any such contract or transaction, nor shall any such director or directors or officer or officers be accountable for any gains or profits realized

thereon. The provisions of this iArticle shall not be construed to invalidate or in any way affect any contract or transaction that would otherwise be valid under law.

#### ARTICLE XI

(a) The Corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending, or completed action, suit, or proceeding, whether civil, criminal, administrative, or investigative (other than an action by or in the right of the Corporation) by reason of the fact that he or she is or was a director, officer, employee, or agent of the Corporation, or is or was serving at the request of the Corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise, against expenses (including attorney's fees), judgments, fines, and amounts paid in settlement actually and reasonably incurred by him or her in connection with such action, suit, or proceeding if:

(1)

he or she acted

(A) in good faith and

(B) in a manner reasonably believed to be in or not opposed to the best interests of the Corporation; and

(2)

with respect to any criminal action or proceeding, he or she had no reasonable cause to believe his or her conduct was unlawful.

4

The termination of any action, suit, or proceeding by judgment order, settlement, conviction, or upon a plea of nolo contendere or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he or she reasonably believed to be in or not opposed to the best interests of the Corporation and, with respect to any criminal action or proceeding, had reasonable cause to believe that his conduct was unlawful.

(b) The Corporation shall indemnify any person who was or is a party or is threatened to be made a party to any threatened, pending, or completed action or suit by or in the right of the officer, employee, or agent of the Corporation, or is or was serving at the request of the venture, trust, or other enterprise against expenses (including attorney's fees) actually and reasonably incurred by him or her in connection with the defense or settlement of such action or suit if he or she acted:

(1) in good faith; and

(2) in a manner he or she reasonably believed to be in or not opposed to the

best interests of the Corporation.

However, no indemnification shall be made in respect of any claim, issue, or matter as to which such person shall have been adjudged to be liable for negligence or misconduct in the performance of his other duty to the Corporation unless and only to the extent that the court in which such action or suit is brought shall determine upon application that, despite the adjudication of liability but in view of all the circumstances of the case, such person is fairly and reasonably entitled to indemnity for such expenses which the court shall deem proper.

(c) To the extent that a director, officer, employee, or agent of the Corporation has been successful on the merits or otherwise in defense of any action, suit, or proceeding referred to in subparagraphs (a) and (b), or in defense of any claim, issue, or matter therein, he or she shall be indemnified against expenses (including attorneys' fees) actually and reasonably incurred by him or her in connection therewith.

(d) Any indemnification under subparagraphs (a) and (b) (unless ordered by a court) shall be made by the Corporation only as authorized in the specific case upon a determination that he or she had met the applicable standard of conduct set forth in subparagraphs (a) and (b). Such determination shall be made:

- (1) by the board of directors by a majority vote of a quorum consisting of directors who were not parties to such action, suit, or proceeding; or
- (2) if such a quorum is not obtainable, or even if obtainable a quorum of disinterested directors so directs, by independent legal counsel in a written opinion; or
- (3) by the stockholders.

Expenses incurred in defeating a civil or criminal action, suit, or proceeding may be paid by the Corporation in advance of the final disposition of such action, suit, or proceeding as authorized by the board of directors in the specific case upon receipt of an undertaking by or on behalf of the director, officer, employee, or agent to repay such amounts unless it shall ultimately be determined that he or she is entitled to be indemnified by the Corporation as authorized in this article.

(f) The indemnification provided by this Article shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under any bylaw, agreement, vote of stockholders or disinterested directors, or otherwise, both as to action in his or her official capacity and as to action in

another capacity while holding such office, and shall continue as to a person who has ceased to be a

(e)

5

director, officer, employee, or agent and shall inure to the benefit of the heirs, executors, and administrators of such person.

(g) The Corporation shall have power to purchase and maintain insurance on behalf of any person who is or was a director, officer, employee, or agent of the Corporation, or is or was serving at the request of the Corporation as a director, officer, employee, or agent of another corporation, partnership, joint venture, trust, or other enterprise against any liability asserted against him or her and incurred by him or her in any such capacity, or arising out of his or her status as such, whether or not the Corporation would have the power to indemnify him or her against such liability under the provisions of this Article.

#### ARTICLE XII

The Corporation reserves the right to amend, alter or repeal any of the provisions of these Articles of Incorporation and to add or insert other provisions authorized by the laws of the Virgin Islands in the manner and at the time prescribed by said laws, and all rights at any time conferred upon the Board of Directors and the stockholders by these Articles of Incorporation are granted subject to the provisions of this Article.

D5

o

C'.'

cr.i

c:"

oo

T

CT>

[signature page follows]

6

IN WITNESS WHEREOF, we have hereunto subscribed our names this 17th day of November, 2011.

c:

c

Erika A. Kellerlii^, Inc

lurator

7

(jiegory J. Ferguso^ Incorporator

>  
> A i  
Brett Geary, Incorporator  
0  
'I'ERRITORY OF THE UNITED STATES VIRGIN ISLANDS )  
DISTRICT OF ST. THOMAS AND ST. JOHN  
)  
The foregoing instrument was acknowledged before me tliis 17th day of  
November. 2011, by Erika A.  
Kcllerhals, Gregory J. Ferguson, and Brett Geary.

Ha [ .  
|^T|^taiy Public  
GINA MARIE BRYAN  
NOTARY PUBLIC NP 069-09  
COMMISSION EXPIRES 09/28/2013  
ST. THOMAS/ST, JOHN, IJSVI

0  
0  
:j <l:3  
C0

•«  
.rr-  
cn  
7