



State of Ohio
Department of State

Date 11/18/81

Number 225096

Anthony J. Celebrezze, Jr.
Secretary of State

Receipt No. 139588

E792-1457 023

EG992-1457

Received of
or filed by NATIONWIDE CREDIT UNION

The sum of \$ 28.00 for filing AMA AGA of
NATIONWIDE CREDIT UNION

Returned to: 139588

NATIONWIDE CREDIT UNION
ATT: W. J. JOHNSTON
ONE NATIONWIDE PLZ.
COLUMBUS, OH 43216

AMA 25.00
AGA \$ 3.00

Name:
NATIONWIDE CREDIT UNION

Total Fee: \$ 28.00

RECEIPT



Department of State

The State of Ohio

10592-1458

Anthony J. Celebrezze, Jr.
Secretary of State

225096

Certificate

It is hereby certified that the Secretary of State of Ohio has custody of the Records of Incorporation and Miscellaneous Filings; that said records show the filing and recording of: AMA AGA

of:

NATIONWIDE CREDIT UNION

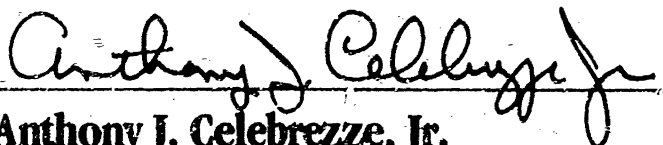
United States of America
State of Ohio
Office of the Secretary of State

Recorded on Roll E 992 at Frame 1459 of
the Records of Incorporation and Miscellaneous Filings.

Witness my hand and the seal of the Secretary of State, at the
City of Columbus, Ohio, this 12TH day of NOV,

A.D. 19 81.




Anthony J. Celebrezze, Jr.
Secretary of State

10592-1459



Serving the Nationwide Family

**NATIONWIDE
CREDIT UNION**

ONE NATIONWIDE PLAZA • COLUMBUS, OHIO 43216

ACTION TO ADOPT AMENDED ARTICLES OF INCORPORATION
OF NATIONWIDE CREDIT UNION

225096
APPROVED
By MC
On 11/12/81
At 25.00

We, the undersigned, William I. Johnston, President, and Kay E. Schultz, Secretary, of Nationwide Credit Union, an Ohio Corporation, DO HEREBY CERTIFY, that the attached amended Articles of Incorporation was adopted by a majority of the voting membership of the Nationwide Credit Union in writings pursuant to the provisions of Article SIXTH of the Articles of Incorporation and Article XV of the Code of Regulations. We further certify that out of a total voting membership of 14,800, said Amended Articles of Incorporation was approved on November 6, 1981 by 7,520 voting members.

IN WITNESS WHEREOF, we have hereunto subscribed our names this
9th day of November, 1981.

By William I. Johnston
President

By Kay E. Schultz
Secretary

(CORPORATE SEAL)

EOG92-1460

AMENDED ARTICLES OF INCORPORATION
OF
NATIONWIDE CREDIT UNION

- FIRST. The name of the corporation is Nationwide Credit Union.
- SECOND. The place in the State of Ohio where its principal office is located is the City of Columbus, Franklin County, Ohio.
- THIRD. The purpose of the corporation is to conduct the business of a credit union.
- FOURTH. The field of membership of this Credit Union shall include the following described persons, their spouses and organizations:
- (A) directors, employees and retired employees of this Credit Union, Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company, Nationwide Life Insurance Company, Nationwide Corporation, subsidiaries, affiliated companies of, or successors to, any of the aforesaid companies, and any other persons directing and devoting a substantial part of their activities to any of the above described companies, provided that such activities are carried on under a written contract; organizations of persons within the field of membership of this Credit Union, employees of such organizations; relatives of a member designated in this paragraph (A) who are living in the household of such member.
 - (B) persons having a joint account and some direct financial relationship with a voting member which involves the use of credit union services; provided that such voting member completes an application for the approval of such relative or other person for membership in such form as shall be prescribed by the Board of Directors, and provided further that the application for membership of such relative or other person is approved as required in the Code of Regulations for approval of any other applicant for membership.
 - (C) any person having served as an agent or employee of one or more of the companies named or otherwise designated in paragraph (A) of Article Fourth of the Articles of Incorporation for a minimum period of five (5) years, who was a voting member of this Credit Union at the time of his

EO 92-1461

leaving the companies, and who obtains from his company division level manager or department manager a recommendation in writing that he be continued in the field of membership of this Credit Union.

- (D) parents and children of persons designated in paragraph (A) of Article Fourth of the Articles of Incorporation.
- (E) if authorized by resolution of the members and approved in writing by the Superintendent of Credit Unions, other persons deemed by law to have a common bond of association with members of this Credit Union.

FIFTH.

The authorized number of shares of this Credit Union shall be unlimited and shall be classified as follows:

- (A) a class of shares shall be designated as "membership share" which shall have a par value of \$5.00. No person may own or subscribe for more than one membership share, and each member of the Credit Union must own or have subscribed for one membership share. Membership shares may not be owned jointly. The membership share of any member may, when authorized by the member, be purchased by payroll deduction or deduction from commissions or other moneys due the member from any employer or any other person consenting to making such deduction. Dividends may be declared and paid in such manner and in such amount as shall be determined from time to time by the Board of Directors.
- (B) a class of shares shall be designated "savings share." Savings shares may be with or without par value, and may be purchased in any manner authorized by the Board of Directors. The Board of Directors may adopt rules providing for graduated dividend payments, minimum share balances below which no dividend will be paid, and other terms and conditions designed to stimulate savings and assist the member in good money management. Savings share accounts may be divided into classes with differing terms and conditions.

10992-1432

Savings shares may be purchased by payroll deduction, deduction from commissions, or other money due a member from an employer or other person under a plan approved by the Credit Union. Membership share accounts and savings share accounts may be combined for dividend and accounting purposes.

- (C) a class of shares shall be designated as "service share." Service shares may be divided into subclasses providing different benefits and services for shareholders of each subclass. No dividend need be declared or paid on such share accounts, but the Board of Directors may from time to time declare and pay such dividend as it shall determine to be equitable, considering costs of providing budgeting, bill paying, drawing or withdrawal, trust or custodial service, and such other services to which the holders of any subclass of service shares are entitled. Service shares may require such minimum share deposits be purchased in any manner and governed by such additional rules and restrictions as the Board of Directors may from time to time establish.
- (D) a class of shares shall be designated "retirement share." Retirement shares may be with or without par value as authorized by the Board of Directors and shall be for the purpose of providing retirement or deferred income plans for members. Such shares may be divided into subclasses with differing dividend priorities, methods of purchase, amounts, penalties for early withdrawal, and such other provisions as may be authorized by the Board of Directors.
- (E) a class of shares shall be designated as "investment share." Investment shares may be with or without par value, and with differing dividend priorities, amounts, penalties for early withdrawal, and such other provisions as may be authorized by the Board of Directors.

Except as otherwise provided in bylaws or resolutions of the Board of Directors, no share certificates need be issued for any shares of the Credit Union, but a registry of shares shall be kept, including all of the transactions pertaining to such shares. Dividends accruing on all classes of shares of this Credit Union shall be paid to the member or credited to one of the member's share accounts. The value of any share account for redemption purposes shall be the total deposits and accrued dividends credited to such accounts. The Board of Directors need not authorize the issuance of service shares, retirement shares, or investment

10592-1463

shares; but having authorized the issuance of any such class or subclass of shares, may, at any time, and from time to time, withdraw such authorization and redeem any shares outstanding of any such class or subclass as of the next redemption date by paying a redemption price of the then par or stated value of the share, plus accrued and unpaid dividends.

Discontinuance of any class or subclass of shares may become effective upon a determination that the utilization of such class or subclass of shares is illegal or violates any regulation of the superintendent of credit unions in this or any other state where such shares are issued.

Upon thirty (30) days advance notice to shareholders of any class or subclass of shares not having a fixed term or expiration date, such shares may be discontinued and redeemed for the principal plus accrued dividends to the date of redemption.

SIXTH.

The Credit Union may provide its members with professional financial counseling, bookkeeping and budgeting services and may make a reasonable charge therefor. The purchase of any such services shall be optional with the member.

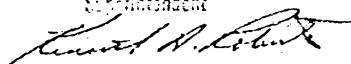
SEVENTH.

Amended Articles may be adopted at any meeting of members called for that expressly stated purpose by a majority vote of the voting members present in person or by proxy at such meeting or in a writing or writings signed by a majority of the voting members as provided in Section 1733.11 of the Revised Code.

EIGHTH.

These Amended Articles of Incorporation supersede the existing Articles of Incorporation as heretofore amended.

APPROVED
Division of Credit Unions
Superintendent



Acting Deputy Superintendent

NOV, 12 1981

Adopted November 6, 1981



E0992-1464

Number 225096
By MC
Date 11/12/81
Fee \$3.00

Change of Address of Statutory Agent for Ohio Corporations

The address of William I. Johnston, the statutory agent for _____
(Name of Agent)

Nationwide Credit Union, has been changed from 246 N. High St.
(Name of Corporation) (Old Street Address)

_____, Columbus, Franklin County, Ohio,
(City or Village) ~~Delaware~~

43216, to 1 Nationwide Plaza, Columbus,
(Zip Code) (New Street Address) (City or Village)

Franklin County, Ohio, 43216.
(Zip Code)

Nationwide Credit Union
(Name of Corporation)

Date: 11-12-81

By William I. Johnston

Title President

Instructions

- 1) A change of address of statutory agent must be signed by the chairman of the board, the president, a vice-president, the secretary or assistant secretary. R.C. 1701.07(L), 1702.06(K).
- 2) The agent's complete street address must be given; a post office box number is not acceptable. R.C. 1701.07(C), 1702.06(C).
- 3) The filing fee for a change of address of statutory agent is \$3.00. R.C. 1701.07(M), 1702.06(L).

40592-1465

CORRESPONDENCE



WILLIAM I. JOHNSTON
PRESIDENT & GENERAL MANAGER

NATIONWIDE CREDIT UNION
ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43216

OFFICE (614) 227-6214
HOME (614) 459-0753