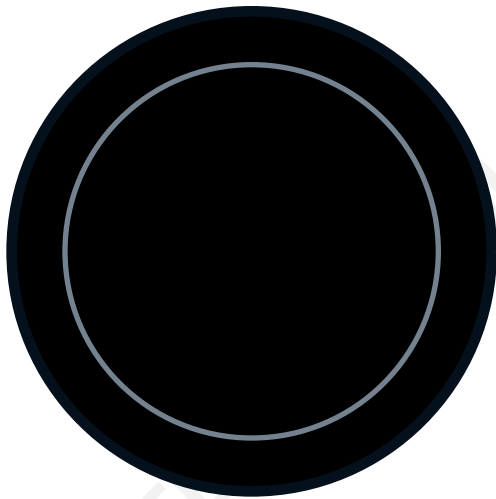


ARTICLES OF INCORPORATION THE COUNTRY BANK OF NEEDHAM

Federal-Style Digital Infrastructure Governance Charter

Modeled for Technology Infrastructure, Treasury Administration & Verification Systems



These Articles establish the governance framework, operational administration authority, hosted treasury infrastructure systems, verification-services architecture, technology-governance procedures, and operational continuity structure of The Country Bank Of Needham as a digital infrastructure and financial technology organization.

ARTICLE I – CORPORATE POWERS & DIGITAL AUTHORITY

The organization shall possess authority to establish, administer, maintain, and supervise hosted treasury infrastructure, digital verification systems, operational governance platforms, registry-reference environments, authentication systems, and technology-enabled administrative workflows.

ARTICLE II – DIGITAL TREASURY & PAYMENT OPERATIONS

The organization may coordinate:

- Hosted treasury administration systems.
- Workforce payout and payroll administration infrastructure.
- Transaction-review and operational settlement workflows.
- Operational payment orchestration systems.
- Treasury workflow automation and hosted administration dashboards.
- Digital operational payment and payout technologies.

ARTICLE III – VERIFICATION & REGISTRY SYSTEMS

The organization may administer:

- Identity-review and onboarding technologies.
- Authentication and access-management systems.
- Registry verification and operational-reference platforms.
- Hosted evidence-retention and audit-reference environments.
- Digital workflow verification procedures.
- Administrative verification continuity systems.

ARTICLE IV – HOSTED DIGITAL INFRASTRUCTURE

The organization may operate through hosted software environments, cloud infrastructure, remote operational systems, API-driven integrations, digital verification technologies, and technology-service provider networks without requiring traditional public retail branch banking operations.

ARTICLE V – INCIDENTAL & OPERATIONAL POWERS

The organization may exercise all incidental operational powers necessary to:

- Conduct hosted treasury administration.
- Maintain operational continuity systems.
- Supervise verification and registry workflows.
- Operate hosted APIs and integration environments.
- Maintain audit-grade operational evidence systems.
- Coordinate infrastructure continuity and governance procedures.

ARTICLE VI – DIGITAL GOVERNANCE & ADMINISTRATION

Governance authority shall include:

- Infrastructure oversight and operational supervision.
- Hosted-system governance and continuity management.
- Security administration and operational safeguards.
- Registry governance and verification supervision.
- Audit-grade logging and evidence-retention administration.
- Organizational operational risk-management procedures.

ARTICLE VII – TECHNOLOGY SERVICE-PROVIDER INTEGRATIONS

The organization may integrate with:

- Payment processors and treasury-service providers.
- Verification and onboarding technology vendors.
- ACH connectivity operators and settlement providers.
- Hosted cloud infrastructure and API-service providers.
- Operational monitoring and governance technologies.
- Identity-review and authentication platforms.

ARTICLE VIII – STRUCTURAL & REGULATORY POSITION

These Articles establish a hosted digital infrastructure and technology-services governance framework.

Nothing within these Articles independently establishes the organization as:

- A federally chartered depository institution.
- A reserve banking authority.
- An FDIC-insured public branch bank.
- A government-chartered retail banking institution.

Operational activities remain subject to applicable laws, service-provider agreements, platform obligations, payment-network rules, and operational compliance requirements.

ARTICLE IX – CYBERSECURITY & OPERATIONAL CONTINUITY

The organization may implement:

- Infrastructure monitoring and continuity systems.
- Audit-grade operational event logging.
- Authentication and access-control protections.
- Hosted registry continuity and verification safeguards.
- Infrastructure recovery and operational resilience procedures.
- Technology-enabled governance protections.

ARTICLE X – PUBLIC WELFARE & DIGITAL ACCESS

The organization may support operational systems, hosted technologies, verification environments, and treasury administration frameworks intended to improve operational accessibility, digital infrastructure participation, and technology-enabled administrative services.

ARTICLE XI – RECORDKEEPING & DIGITAL EVIDENCE

The organization may maintain:

- Governance resolutions and operational records.
- Treasury administration references.
- Hosted audit evidence and verification logs.
- Registry documentation and operational archives.

- Infrastructure continuity records and monitoring systems.
- Secure digital evidence-retention environments.

ARTICLE XII – AMENDMENTS & RESTATEMENTS

These Articles may be amended, revised, supplemented, or restated pursuant to authorized governance procedures and operational organizational requirements.

Governance Authority	Operational Function
Treasury Infrastructure	Hosted treasury and payout administration
Verification Systems	Identity-review and authentication workflows
Registry Governance	Operational evidence and verification references
Hosted APIs	Operational integrations and workflow environments
Infrastructure Governance	Continuity supervision and hosted-system oversight
Audit & Monitoring	Operational logging and evidence retention
Cloud Operations	Hosted administrative systems and continuity management
Public Welfare Systems	Technology-enabled operational accessibility services

Authorized Organizational Representative	Administrative Capacity	Date
<u>Donald Paul Needham</u>	<u>Founder/CFO</u>	<u>05/25/2026</u>

This governance constitution reflects a hosted digital treasury infrastructure, verification-services administration framework, technology-enabled operational governance architecture, and cloud-based organizational continuity environment modeled after institutional governance principles.