

MAINE BUREAU OF FINANCIAL INSTITUTIONS
CERTIFICATE OF NAME CHANGE OF ST. JOSEPH'S CREDIT UNION,
BIDDEFORD, MAINE

I, the undersigned Superintendent of the Bureau of Financial Institutions of the State of Maine, do hereby certify that St. Joseph's Credit Union, duly organized under the provisions of Title 9-B M.R.S.A., Chapter 81, and located in Biddeford in the County of York and the State of Maine, has amended its bylaws, pursuant to Title 9-B M.R.S.A. §848(1), to change its name to "PeoplesChoice Credit Union;" now, therefore, pursuant to Title 9-B M.R.S.A. §848(2), St. Joseph's Credit Union is hereby authorized to change its name to "PeoplesChoice Credit Union" effective February 1, 2006.

IN WITNESS WHEREAS, I have hereunto set my hand as Bank Superintendent, at Gardiner in the County of Kennebec, and the State of Maine, this seventeenth day of January in the year of our Lord, two thousand six.

/s/ Lloyd P. LaFountain III
Superintendent