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06-23-1998



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Docket No.:

552-R017

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To the Honorable Commissioner of Pat

100745206

attached original documents or copy thereof.

1. Name of conveying party(ies):

Rochester Community Savings bank
235 East Main Street
Rochester, NY 14614

- Individual(s)
- General Partnership
- Corporation-State New York
- Other
- Association
- Limited Partnership

Additional names(s) of conveying party(ies) Yes No

3. Nature of conveyance:

- Assignment
- Security Agreement
- Other
- Merger
- Change of Name

Execution Date: October 3, 1997

2. Name and address of receiving party(ies):

Name: Charter One Bank, F.S.B.

Internal Address:

Street Address: 1215 Superior Avenue

City: Cleveland State: OH ZIP: 44114

- Individual(s) citizenship
- Association
- General Partnership
- Limited Partnership
- Corporation-State USA (F.S.B.)
- Other

If assignee is not domiciled in the United States, a domestic designation is Yes No
(Designations must be a separate document from Additional name(s) & address(es) Yes No

4. Application number(s) or registration numbers(s):

A. Trademark Application No. (s)

B. Trademark Registration No. (s)

1,693,810

Additional numbers Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Neal L. Slifkin

Internal Address: Harris Beach & Wilcox, LLP.

Street Address: 130 East Main Street

City: Rochester State: NY ZIP: 14604

6. Total number of applications and registrations involved:.....

1

7. Total fee (37 CFR 3.41):.....\$ \$40.00

- Enclosed
- Authorized to be charged to deposit account

8. Deposit account number:

06/22/1998 TTOM11 00000098 1693810

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9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Neal L. Slifkin

Neal Slifkin

6/4/98

Name of Person Signing

Signature

Date

Total number of pages including cover sheet, attachments, and

TRADEMARK

REF: 1743 FRAME 0623

ARTICLES OF COMBINATION

1. Attached hereto as Exhibit A is the Agreement and Plan of Merger and Reorganization, dated May 21, 1997, by and among Charter One Financial, Inc., Charter-Michigan Bancorp, Inc., Charter One Bank, F.S.B. (the "Bank"), RCSB Financial, Inc. and Rochester Community Savings Bank ("RCSB"), which sets forth the plan of combination under which RCSB will merge into the Bank.

2. The number of outstanding shares of the Bank is 1,150 shares of common stock.

3. The number of outstanding shares of RCSB is 1,000,000 shares of common stock.

4. The number of votes of the shareholder of the Bank cast for and against such combination is as follows:

For 1,150
Against 0

5. The number of votes of the shareholder of RCSB cast for and against such combination is as follows:

For 1,000,000
Against 0

IN WITNESS WHEREOF, each party hereto has caused this instrument to be executed on its behalf by its Chairman, President and Chief Executive Officer and Corporate Secretary as of the 3rd day of October, 1997.

**ROCHESTER COMMUNITY
SAVINGS BANK**

By: _____
Leonard S. Simon
Chairman, President and
Chief Executive Officer

By: _____
Rosemary Craig
Corporate Secretary

CHARTER ONE BANK, F.S.B.

By: _____
Charles J. Koch
Chairman, President and
Chief Executive Officer

By: _____
Robert J. Yana
Chief Corporate Counsel
and Corporate Secretary

The undersigned each hereby affirm under penalty of perjury that the statements contained in the foregoing Articles of Combination are true and correct.

**ROCHESTER COMMUNITY
SAVINGS BANK**

By: _____
Leonard S. Simon
Chairman, President and
Chief Executive Officer

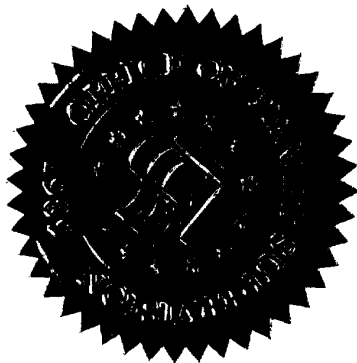
By: _____
Rosemary Craig
Corporate Secretary

CHARTER ONE BANK, F.S.B.

By: _____
Charles J. Koch
Chairman, President and
Chief Executive Officer

By: _____
Robert J. Vana
Chief Corporate Counsel
and Corporate Secretary

The Articles of Combination are hereby endorsed pursuant to 12 C.F.R. Section 552.13(j) effective at the close of business of the Bank on October 3, 1997



By: Nadine H. Washington
Office of Thrift Supervision

Its: Corporate Secretary