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AND SERVICES**

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Privacy Disclosure

Rev. 5/2013

FACTS	WHAT DOES FRANKLIN SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account balances • Transaction history and overdraft history • Payment history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Franklin Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Franklin Savings Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call (603) 934-4445 or 1-800-372-4445 <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (603) 934-4445 or 1-800-372-4445

Who We Are	
Who is providing this notice?	Franklin Savings Bank Independence Financial Advisors, LLC

What We Do	
How does	To protect your personal information from unauthorized access and use, we use

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HELPFUL INFORMATION

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Franklin Savings Bank protect my personal information?	security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Franklin Savings Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or make deposits or withdrawals from your accounts • seek advice about your investments or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include our parent company, Franklin Bancorp MHC, a mutual holding company, and financial companies such as Independence Financial Advisors, LLC.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Franklin Savings Bank does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include companies such as credit card companies.

Privacy Officer

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FSB Connect



Investment Management services are offered through Fidelity Institutional Brokerage Group.

Securities are offered through INFINEX INVESTMENTS, INC. Member FINRA/SIPC.

Fixed Insurance is offered through Consolidated Life Producers.

Services, securities and insurance offered through Independence Financial Advisors, LLC and Fidelity Institutional Brokerage Group, Infinex Investments, Inc. and Consolidated Life Producers are not FDIC-insured, are not deposits or obligations of nor guaranteed by Franklin Savings Bank or its affiliate. These products are subject to investment risk, including possible loss of value and are not insured by any federal government agency. For more information about a particular security, ask for a prospectus. Please read it carefully before making an investment.