OFSB
Franklin Savings Bank

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: * 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 our nonaffiliates to market to you -	No	We don't share

To limit our sharing	Call (603) 934-4445 or 1-800-372-4445 Please note: If you are a *new* 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. However, you can contact us at any time to limit our sharing.
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 Franklin Savings Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use 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?	We collect your personal information, for example, when you * 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 We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only * 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 State laws and individual companies may give you additional rights to limit sharing.
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	Companies related by common ownership or control. They can be financial and nonfinancial companies. * Our affiliates include our parent company, Franklin Bancorp MHC, a mutual holding company, and financial companies such as Independence Financial Advisors, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. * Franklin Savings Bank does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. * Our joint marketing partners include companies such as credit card companies.