

Franklin National Bank

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Annual Privacy Policy Statement 2008

At Franklin National Bank, we have always believed that your trust is the cornerstone of our relationship. That is why we work diligently to safeguard your privacy. While information is critical to providing quality service, we recognize that your trust is the foundation of our business. The following privacy statement explains how we use and protect the information about our customers. We ask that you read it carefully. We are required under Financial Privacy Law to provide you with this notice about your privacy rights.

Information that we may collect:

The type of information that we may collect depends upon the type of product or service we are providing you or that you are inquiring about. Examples include:

- Information we receive from you on applications or other forms or documents, such as your name, address, social security number, assets, income and other information contained in them.
- Information you're your transactions with us, or our affiliates, such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer reporting agency, such as your credit worthiness, credit score and credit history.
- Information from other sources, such as your employment history, loan or credit balances or to verify representations given by you.

How We Maintain Your Information

We have established procedures to maintain complete and accurate information about you and your accounts. Also we continually strive to respond in a timely manner to your request to change or correct information.

Information That We May Disclose:

Outside or Joint Marketing:

Federal law allows us to disclose information to companies that perform marketing services on our behalf or to other financial institution which we may have joint marketing agreements. The companies we choose must satisfy our security and privacy requirements.

We share your information with these companies only if they agree to treat it confidentially. We provide the minimum amount of information necessary for them to provide their services. Information disclosed may include:

- Information we receive from you on applications or other forms, such as name and address
- Information about transactions with us, our affiliates or others, such as your payment history and
- Information we receive from consumer reporting agencies such as your credit worthiness or payments history.

Affiliates:

We are permitted under law to share information about our experience or transactions with you or your accounts (such as your account balance or your payment history) with our affiliates.

Non affiliated Third Parties:

We do not disclose any non-public personal information about our customers or former customers to non affiliated third parties, except as permitted by law. For example, we are permitted by federal law to disclose non public personal information to nonaffiliated third parties to assist us in servicing your accounts, processing transactions, reporting to credit bureaus and for other purposes such as to carry out a transaction or product or service request authorized by you.

Former Customers

If you decide to close your account(s) or become an inactive customer we will continue to adhere to privacy policies and practices described in this notices.

How We Protect the Confidentiality of Your Information:

Employee access to customer information is limited to only those bank employees with a business reason for knowing such information. Franklin National Bank also educates all employees about the importance of this issue to customers. Franklin National Bank requires such parties to maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard your nonpublic personal information.

How We Maintain Your Privacy in Business Relationships with Third Parties

When we conduct business with third parties where disclosing your information may be necessary, we require such parties to maintain similar standards of conduct regarding your privacy.

This notice is adopted in recognition of our obligations under Title V of the Gramm-Leach-Bliley Act of 1999.