

Franklin Savings Bank
EQUAL EMPLOYMENT OPPORTUNITY POLICY STATEMENT

It is the policy of Franklin Savings Bank to provide equal employment opportunities without regard to race, color, religion, sex, national origin, age, disability, marital status, veteran status, sexual orientation, genetic information or any other protected characteristic under applicable law. This policy relates to all phases of employment, including, but not limited to, recruiting, employment, placement, promotion, transfer, demotion, reduction of workforce and termination, rates of pay or other forms of compensation, selection for training, the use of all facilities, and participation in all bank-sponsored employee activities. Furthermore, Franklin Savings Bank will provide qualified applicants and employees who request an accommodation due to a disability with reasonable accommodations, as required by law.

As part of the company's equal employment opportunity policy, Franklin Savings Bank will also take affirmative action as called for by applicable laws and Executive Orders to ensure that minority group individuals, females, disabled veterans, recently separated veterans, other protected veterans, Armed Forces service medal veterans, and qualified disabled persons are introduced into our workforce and considered for promotional opportunities.

Franklin Savings Bank will ensure that employees and applicants shall not be subjected to harassment due to their status as described above, or any harassment, intimidation, threats, coercion, retaliation or discrimination because they have filed a complaint, opposing any discriminatory act or practice, assisting or participating in any manner in a review, investigation, or hearing or otherwise exercising their protected legal rights under any Federal, State, or local EEO law requiring equal employment opportunity.

Senior Management and the Board of Directors of Franklin Savings Bank supports the Affirmative Action Program and bank-wide, we are committed to carry out the intent of this statement. In order to ensure the dissemination and the implementation of equal employment opportunity and affirmative action throughout all levels of the company, the SVP and Chief Human Resources Officer together with the Human Resources Officer are responsible to maintain effective policies and procedures as well as establish and maintain an internal audit and reporting system to allow for the accurate measurement of Franklin Savings Bank's programs.

In furtherance of the Bank's policy regarding Affirmative Action and Equal Employment Opportunity, Franklin Savings Bank has developed a written Affirmative Action Program which sets forth the policies, practices and procedures that Franklin Savings Bank is committed to in order to ensure that its policy of nondiscrimination and Affirmative Action for individuals, as described above, is being accomplished. This Affirmative Action Program is available for inspection by any employee or applicant for employment upon request during normal business hours through the Human Resource department.