

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community, consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

- You are entitled to certain information about our operations and our performance under CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.
- At least 30 days before the beginning of each quarter, FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Boston Regional Manager, Federal Deposit Insurance Corporation, 15 Braintree Hill Office Park, Braintree, Massachusetts 02184.
- You may send written comments about our performance in helping to meet community credit needs to:

**Renee M. Baldini, CRA Officer
Franklin Savings Bank
387 Central Street
Franklin, New Hampshire 03235**

and to the FDIC Regional Manager.

Your letter, together with any responses by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

- You may ask to look at any comments received by the FDIC Regional Manager.
- You may also request from the FDIC Regional Manager an announcement of our applications covered by the CRA filed with the FDIC.

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions is also available online. For more information, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/hmda.