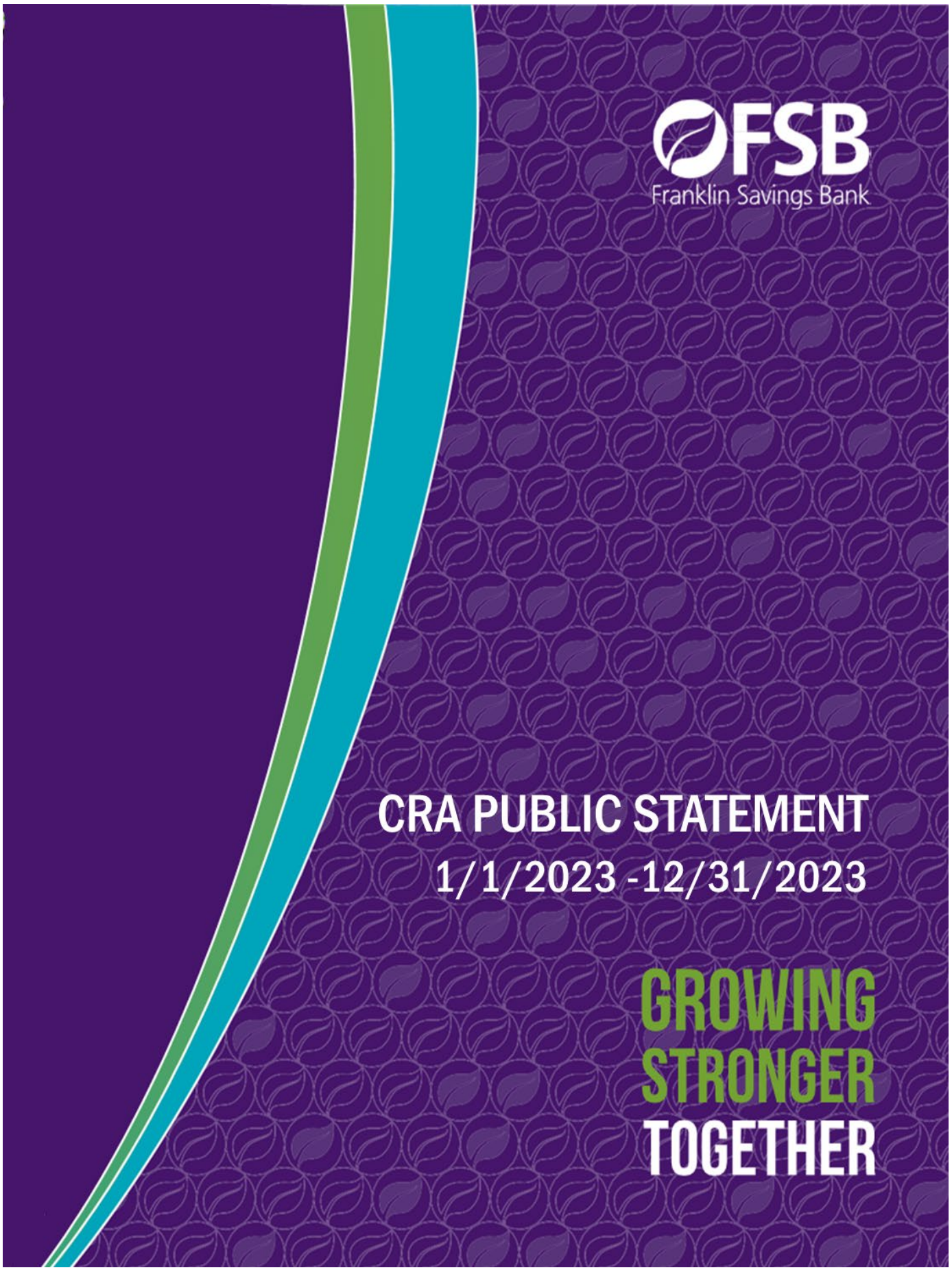
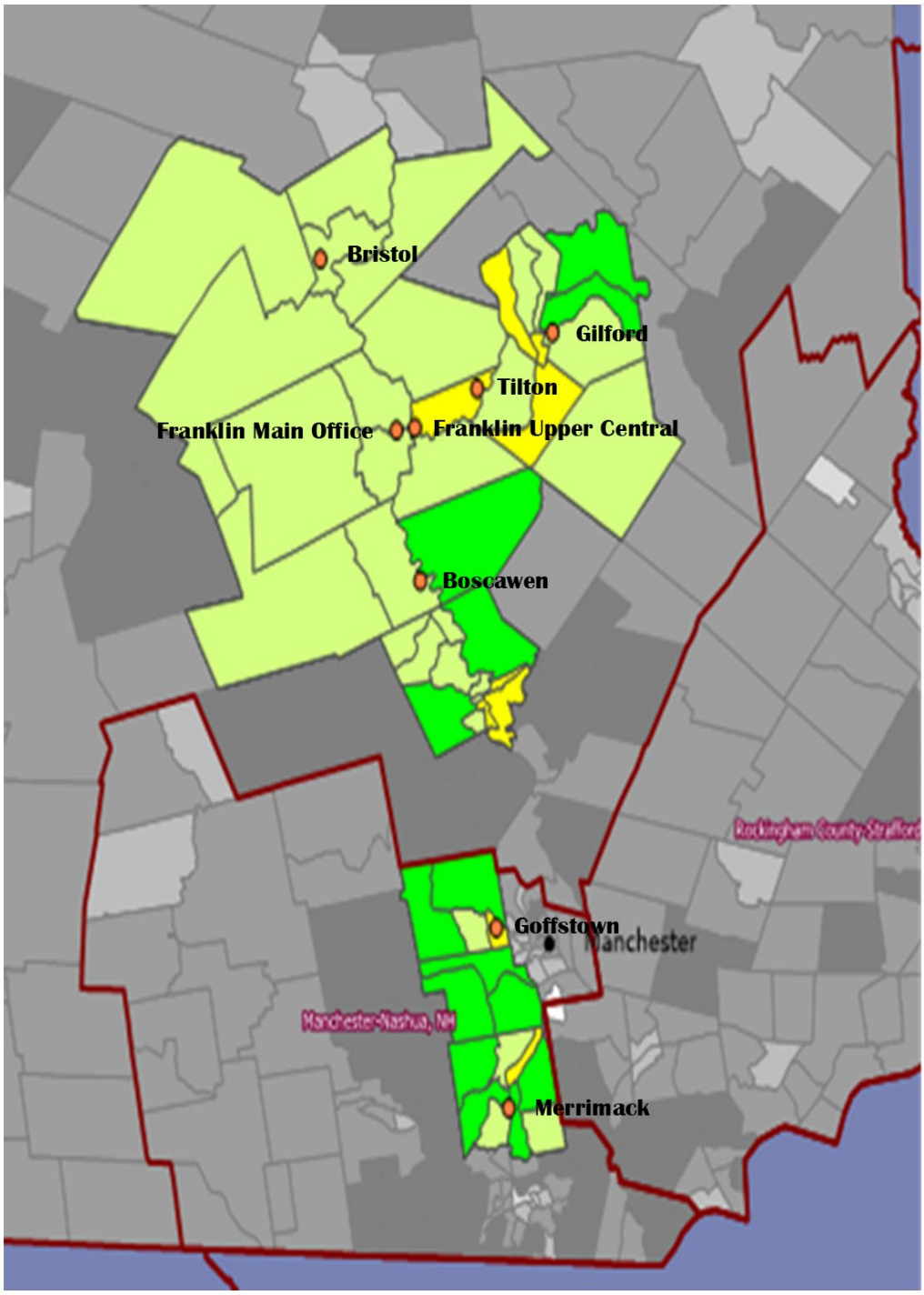

FSB
Franklin Savings Bank
CRA PUBLIC STATEMENT
1/1/2023 -12/31/2023
GROWING
STRONGER
TOGETHER

Branch Locations



Map Legend

- Locations / 2023 / Franklin Savings Bank
- Cities > 499,999
- Cities 200,000-499,999
- Cities 100,000-199,999
- Metropolitan Statistical Area
- States

Census Tracts (Inside) - Tract Income ...

- 0 - Income Not Available
- 1 - Low Income
- 2 - Moderate Income
- 3 - Middle Income
- 4 - Upper Income

Census Tracts (Outside) - Tract Income ...

- 0 - Income Not Available
- 1 - Low Income
- 2 - Moderate Income
- 3 - Middle Income
- 4 - Upper Income

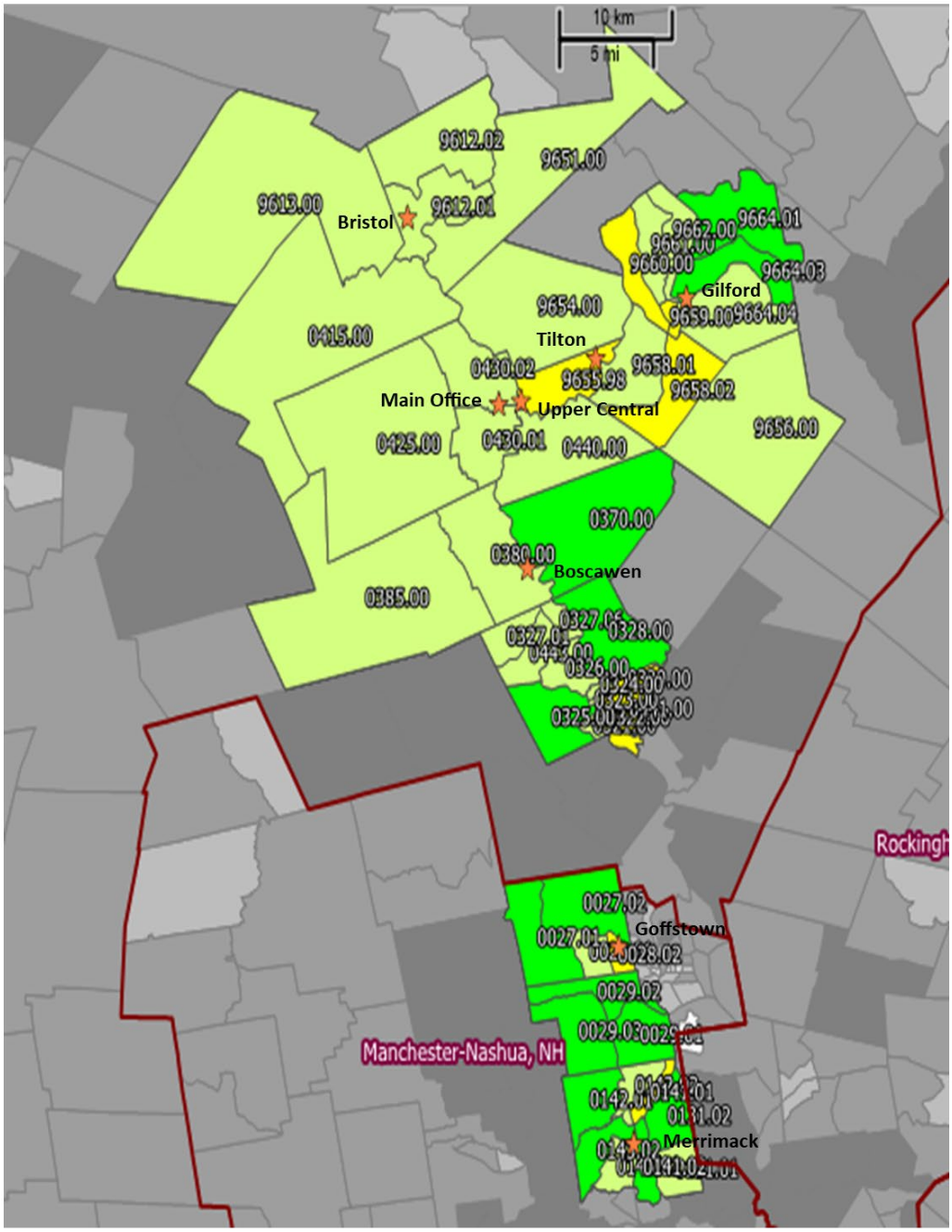
Branch Locations and Service Hours

Name	Address	City	State	Zip	County	MSA	MSA Name	Census Tract	Income Tract	Minority Tract	Phone Number	Lobby Hours	Drive-Up	ATM
Main Office	387 Central St.	Franklin	NH	03235	Merrimack	NA	NA	430.01	Middle	10.75%	603-934-4445	M - W: 8:30 am to 4:30 pm	M - W: 8 am to 5:00 pm	Entrance
												Th - F: 8:30 am to 5 pm	Th- 8:00-5:30 F: 8 am to 6 pm	
												Sat: 8:30 am - 12:30 pm	Sat: 8:30 am - 12:30 pm	
Upper Central	933 Central St.	Franklin	NH	03235	Merrimack	NA	NA	430.01	Middle	10.75%	603-934-6808	M – W: 8:30 am to 4:30 pm	M – W: 8 am to 5:00 pm	Drive-Up
												Th – F: 8:30 am to 5 pm	Th- 8:00-5:30 F: 8 am to 6 pm	
												Sat: 8:30 am – 12:30 pm	Sat: 8:30 am – 12:30 pm	
Bristol	350 Lake St.	Bristol	NH	03222	Grafton	NA	NA	9612.01	Middle	8.44%	603-744-5461	M - W: 8:30 am to 4:30 pm	M - W: 8 am to 5:00 pm	Drive-Up
												Th - F: 8:30 am to 5 pm	Th- 8:00-5:30 F: 8 am to 6 pm	
												Sat: 8:30 am - 12:30 pm	Sat: 8:30 am - 12:30 pm	
Boscawen	139 King Street	Boscawen	NH	03303	Merrimack	NA	NA	380	Middle	7.03%	603-796-2090	M - W: 8:30 am to 4:30 pm	M - W: 8 am to 5:00 pm	Drive-Up
												Th - F: 8:30 am to 5 pm	Th- 8:00-5:30 F: 8 am to 6 pm	
												Sat: 8:30 am - 12:30 pm	Sat: 8:30 am - 12:30 pm	
Gilford	11 Saw Mill Rd.	Gilford	NH	03249	Belknap	NA	NA	9664.03	Upper	7.83%	603-524-5247	M - W: 8:30 am to 4:30 pm	M - W: 8 am to 5:00 pm	Drive-Up
												Th - F: 8:30 am to 5 pm	Th- 8:00-5:30 F: 8 am to 6 pm	
												Sat: 8:30 am - 12:30 pm	Sat: 8:30 am - 12:30 pm	
Goffstown	585 Mast Rd.	Goffstown	NH	03102	Hillsborough	31700	Manchester-Nashua	28.02	Moderate	12.47%	603-222-2059	M - W: 8:30 am to 4:30 pm	M - W: 8 am to 5:00 pm	Drive-Up
												Th - F: 8:30 am to 5 pm	Th- 8:00-5:30 F: 8 am to 6 pm	
												Sat: 8:30 am - 12:30 pm	Sat: 8:30 am - 12:30 pm	
Merrimack	1 Dobson Way	Merrimack	NH	03054	Hillsborough	31700	Manchester-Nashua	143.01	Middle	11.89%	603-423-0058	M - W: 8:30 am to 4:30 pm	M - W: 8 am to 5:00 pm	Drive-Up
												Th - F: 8:30 am to 5 pm	Th- 8:00-5:30 F: 8 am to 6 pm	
												Sat: 8:30 am - 12:30 pm	Sat: 8:30 am - 12:30 pm	
Tilton	67 Laconia Rd.	Tilton	NH	03276	Belknap	NA	NA	9655.98	Moderate	8.63%	603-286-2800	M - W: 8:30 am to 4:30 pm	M - W: 8 am to 5:00 pm	Drive-Up
												Th - F: 8:30 am to 5 pm	Th- 8:00-5:30 F: 8 am to 6 pm	
												Sat: 8:30 am - 12:30 pm	Sat: 8:30 am - 12:30 pm	

Branch Openings and Closings

Date	Event	Branch	City	State	Zip	MSA	MSA Name	Census Tract	Minority Tract	Income
2023	None									
2022	None									
2021	None									

Assessment Area by Census Tract with Branch Locations



Map Legend

- Metropolitan Statistical Area
- Locations / 2023 / Franklin Savings Bank

Census Tracts (Inside) - Tract Income ...

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Census Tracts (Outside) - Tract Income ...

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Description of Assessment Area

The Community Reinvestment Act (CRA) requires a financial institution to identify an assessment area in which it intends to focus its lending efforts. Franklin Savings Bank has two assessment areas.

INCOME LIMITS

2023 Median Family Household Income for MSA and Non-MSA Assessment Areas

There are no low-income census tracts in either the MSA or Non-MSA assessment area. There are seven moderate income tracts within the Non-MSA assessment area, these tracts include:

Concord #322, #329 & #441
Tilton #9655.98
Belmont #9658.02
Laconia #9659 & #9660

There are two moderate income tracts within the MSA assessment area, these tracts include:

Goffstown #28.02
Merrimack #141.01

MSA Assessment Area Manchester – Nashua (31700) – ***Median Income: $121,800***

Non-MSA Assessment Area – New Hampshire – ***Median Income: $106,500***

Data Source: https://www.ffiec.gov/Medianincome.htm

Assessment Area Household Income

Non-MSA Assessment Area

9613	Alexandria, Orange, Grafton	Middle
425	Andover, Salisbury	Middle
9658.01	Belmont	Middle
9658.02	Belmont	Moderate
380	Boscawen	Middle
9612.02	Bridgewater	Middle
9612.01	Bristol	Middle
370	Canterbury	Upper
9651	Center Harbor, New Hampton	Middle
323	Concord	Middle
324	Concord	Middle
327.01	Concord	Middle
327.06	Concord	Middle
329	Concord	Moderate
443	Concord	Middle
322	Concord	Moderate
441	Concord	Moderate
321	Concord	Middle
325	Concord	Upper
328	Concord	Upper
326	Concord	Middle
415	Danbury, Hill, Wilmot	Middle
430.01	Franklin	Middle
430.02	Franklin	Middle
9664.01	Gilford	Upper
9664.03	Gilford	Upper
9664.04	Gilford	Middle
9656	Gilmanton	Middle
9661	Laconia	Middle
9662	Laconia	Middle
9659	Laconia	Moderate
9660	Laconia	Moderate
440	Northfield	Middle
9654	Sanbornton	Middle
9655.98	Tilton	Moderate
385	Warner, Webster	Middle

Income Tract	# In Assessment Area	% Of Tracts by Income Level
Low	0	N/A
Moderate	7	19%
Middle	24	67%
Upper	5	14%

Assessment Area Household Income *(continued)*

MSA Assessment Area

29.01	Bedford	Upper
29.02	Bedford	Upper
29.03	Bedford	Upper
27.01	Goffstown	Upper
27.02	Goffstown	Upper
28.01	Goffstown	Middle
28.02	Goffstown	Moderate
131.01	Litchfield	Middle
131.02	Litchfield	Upper
141.01	Merrimack	Moderate
141.02	Merrimack	Upper
142.01	Merrimack	Upper
142.02	Merrimack	Middle
143.01	Merrimack	Middle
143.02	Merrimack	Upper

Income Tract	# In Assessment Area	% Of Tracts by Income Level
Low	0	N/A
Moderate	2	10%
Middle	4	30%
Upper	9	60%

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 Regional Director, 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, Executive Assistant & CRA Officer
Franklin Savings Bank 387 Central Street
Franklin, New Hampshire 03235

and, to the FDIC Regional Director.

You may also submit comments electronically through the FDIC's Web site at *www.fdic.gov/regulations/cra*.

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 Director.

□ You may also request from the FDIC Regional Director 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.

CRA Mission Statement

This Bank is committed to serving the needs of our entire community, including low- and moderate-income areas. We fulfill this commitment, consistent with safe and sound operations, by following several simple guidelines:

FIRST, we will actively work to assure that our own personnel understand and share the Bank's commitment to serving low- and moderate-income customers. We will also assure they are equipped with the knowledge, products, delivery systems, and motivation needed to do so effectively.

SECOND, we will actively seek to understand and be responsive to the credit needs of our markets, including low to moderate income areas.

THIRD, we will actively strive to assure that creditworthy potential customers in our community, including those in low- and moderate-income areas, are aware of the services we offer and that we want their business.

Description of Institution

Franklin Savings Bank is a mutual savings bank headquartered in Franklin, NH a full- service community bank chartered in 1869. One of the Bank's primary goals is to remain a community oriented, customer-focused, full service independent bank.

As of December 31, 2023, assets totaled $785,874 million, of which $574,772 million, or 73% in net loans. The Bank offers a wide range of loan products including residential, commercial and consumer loans.

LOAN TO DEPOSIT RATIO

Table 1 shows the Bank's LTD ratio for each quarter from March 2021 to December 2023. The loan to deposit ratio demonstrates the extent to which the Bank is reinvesting deposited funds back into the community. Certain residential mortgage loans are originated and sold into the secondary market. However, those loans are not reflected in this comparison because they are not considered bank assets. Therefore, this traditional method of measuring loan activity is not reflective of the total overall mortgage originations.

TABLE 1
LOAN-TO-DEPOSIT RATIO COMPARISON
March 2021 to December 2023

Date	Loans (thousands)		Deposits (thousands)		LTD Ratio
21-Mar	$406,812		$567,536		71.68%
21-Jun	$421,710		$586,767		71.87%
21-Sep	$417,915		$598,282		69.85%
21-Dec	$445,567		$605,364		73.60%
22-Mar	$ 455,133		$ 626,605		72.63%
22-Jun	$ 488,769		$ 640,946		76.26%
22-Sep	$ 517,803		$ 644,557		80.33%
22-Dec	$ 532,569		$ 670,7731		79.40%
23-Mar	$ 536,149		$ 678,863		78.98%
23-Jun	$ 553,850		$ 698,423		79.30%
23-Sep	$ 564,507		$ 686,785		82.21%
23-Dec	$579,733		$667,956		86.79%
			AVERAGE		***76.91%***

On the following pages you will find more detailed information of the lending activities of the Bank. If you have any questions, please contact the Community Reinvestment Officer, Renee Baldini, at (603) 934-8327.

Description of Institution

Small Business Lending

Franklin Savings Bank is deeply invested in the communities where we live, work, and recreate. The Bank continues to commit significant financial and human resources toward effectively meeting the credit needs of the various communities we serve. Franklin Savings Bank consistently demonstrates the ability to respond to all creditworthy segments of its market(s) and comply with both the letter and spirit of the CRA.

As a community bank, we can provide timely service, and often times alternative sources of financing, to local small businesses throughout the Bank's assessment area. As an alternative to the large bank "one size fits all" approach, the Bank can customize loan products to meet the specific needs of a variety of local business types. In 2023 the Bank closed 104 small business loans. Of the 104 small business loans closed, 35 or 34% were $250,000 or less and 51 were made within the Bank's assessment areas.

Throughout the year, the Bank provided financing to several municipalities, non-profit organizations and other businesses that promote the physical and mental health wellbeing of others. Franklin Savings Bank is expressly aware of the overall economic climate and credit needs within the Bank's general assessment area(s). In conjunction with small business loan originations, the Bank continues to work closely with borrowers who may be experiencing intermittent cash flow shortfalls. While delinquency and collections are a byproduct of lending, the Bank maintains a tradition of working closely with borrowers to provide every reasonable opportunity for a troubled borrower to remedy.

Franklin Savings Bank has a long-standing tradition of providing commercial loan support to the various markets it serves. The Bank is mindful of the importance of job creation, retention and development opportunities and continues to support the local business community, utilizing safe and sound lending practices.

Total Mortgage and Home Equity Lines of Credit Originations in Assessment Area

Census Tract #	City/Town	Total Loan Dollars	Total Loans Closed
MSA-AA			
27.01	Goffstown	$ 60,000.00	1
27.02	Goffstown		
29.01	Bedford		
29.02	Bedford		
29.03	Bedford	$ 34,000.00	1
28.01	Goffstown		
28.02	Goffstown		
131.01	Litchfield		
131.02	Litchfield		
141.01	Merrimack		
141.02	Merrimack		
142.01	Merrimack		
142.02	Merrimack		
143.01	Merrimack		
143.02	Merrimack		
	Total MSA Assessment Area	$ 94,000.00	2
Non-MSA-AA			
321	Concord		
322	Concord		
323	Concord		
324	Concord		
325	Concord		
326	Concord		
327.01	Concord		
327.06	Concord		
328	Concord		
329	Concord		
370	Canterbury		
380	Boscawen	$ 100,000.00	2
385	Warner/Webster	$ 398,000.00	3
415	Hill	$ 196,000.00	1
425	Andover	$ 310,000.00	3
430.01	Franklin	$ 256,000.00	3
430.02	Franklin	$ 1,119,000.00	9
440	Northfield	$ 455,000.00	4
441	Concord		
443	Concord		
9612.01	Bristol	$ 231,000.00	3
9612.02	Bridgewater/Bristol	$ 1,688,000.00	6
9613.00	Alexandria	$ 250,000.00	1
9651.00	New Hampton	$ 322,000.00	2
9654	Sanbornton		
9655.98	Tilton		
9656.00	Gilmanton Iron Works	$ 75,000.00	1
9658.01	Belmont	$ 237,000.00	2
9658.02	Belmont	$ 20,000.00	1
9659.00	Laconia	$ 90,000.00	1
9660.00	Laconia	$ 347,000.00	1
9661.00	Laconia	$ 1,062,000.00	3
9662.00	Laconia	$ 70,000.00	1
9664.01	Gilford	$ 264,000.00	1
9664.03	Gilford	$ 818,000.00	3
9664.04	Gilford	$ 681,000.00	3
	Total Non-MSA Assessment Area	$ 8,989,000.00	54

Total Mortgage and Home Equity Lines of Credit Originations in Assessment Area *(continued)*

Mortgage Loans made in the assessment area versus loans made outside the assessment area for the years 2022 and 2023.

		CALENDAR YEAR 2022			CALENDAR YEAR 2023	
LOCATION		**# LOANS**	**% LOANS**		**# LOANS**	**% LOANS**
INSIDE ASSESSMENT AREA		73	70.87%		56	82.35%
OUTSIDE ASSESSMENT AREA		30	29.13%		12	17.65%
TOTALS		**103**	**100%**		**68**	**100%**

A True Community Bank

Since 1869, Franklin Savings Bank has been a community supporter. The community continues to be a top priority for the Bank.

Franklin Savings Bank's commitment to the community is not due to any regulatory mandate; we believe a community bank gives back to the communities that support us. As a local community bank, we are often able to provide an alternative solution for the customer that does not fit the traditional mold required by many larger banks.

Donations: Over the years, community members have benefited from the Bank's support of CRA-qualified donations and support, as well as additional community support to assist a variety of local organizations, groups, and events. Total donations which include funds from The Fund for Community Advancement and the FSB Scholarship Fund totaled $128,920.94 in 2023.

Donations include goods, service, time, leadership and/or money. This support has enabled residents to better themselves, their families, their neighborhoods, and their lives. Examples of the many donations include those made to: Food pantries, homeless shelters, support of education, animal rescue support and much more.

Volunteerism: During 2023, bank staff spent 1,224 hours using time and skills for the benefit of various organizations in the communities it serves. Organizations included but were not limited to various food pantries and organizations focused on helping various disadvantages populations.

FSB Scholarship Fund: The FSB Scholarship Fund began in 1994 with $50,000, As of 12/31/23 the Fund had a balance of $386,135.98. In 2023, 17 deserving students received scholarships totaling $15,250. Over the years the FSB Scholarship Fund has awarded $393,229 in scholarships to 697 area students. Each year the Bank allocates a portion of this money to support employees or their immediate dependents.

FSB Fund for Community Advancement: The Franklin Savings Bank Fund for Community Advancement (FFCA) was established in 1997 as a $1 million self-perpetuating fund to provide generous grants to programs in need. Since its inception, the Fund has awarded $1,198,009 in grants to local organizations. In 2023, Franklin Savings Bank celebrated its 46th round of grants and awarded eleven grants totaling $62,200 as follows:

A True Community Bank
(continued)

Organization (Support Areas)	Amount	Notes	Website
Andover Historical Society (Andover/Franklin)	$6,000	To support the Capital Projects Fund and address immediate repair projects/deferred maintenance of the existing properties.	https://andoverhistory.org/
Archways (Franklin/Tilton)	$5,000	To fund addition and implementation of Active Parenting of Teens, parent education program.	https://www.archwaysnh.org/
CATCH (Franklin)	$4,000	To create a water system for the raised bed community gardens that support low- and moderate-income Franklin residents.	https://www.catchhousing.org/
Danbury Historical Society (Alexandria, Bristol, Danbury, Franklin, New Hampton, Hill)	$6,000	To support building repairs for the Danbury North Road Schoolhouse Museum.	https://www.townofdanburynh.com/community-organizations/community-organizations/danbury-historical-society/
Franklin Opera House (Boscawen, Bristol, Franklin, Northfield, Sanbornton, Tilton, Hill)	$5,000	To support the cost of a feasibility study.	https://www.franklinoperahouse.org/
Granite VNA (Central and Southern NH)	$1,000	To support the installation of a training bathtub so that Licensed Nursing Assistants can learn proper transfer techniques.	https://www.granitevna.org/
Hill Center Church (Hill, Bristol, Franklin, Northfield, Tilton)	$6,000	To support the preservation and restoration of the Hill Center "1800" church/original meeting house.	https://www.facebook.com/HillCenterChurch/
Northfield Economic Development Corp. (Northfield)	$5,000	To support revitalization of parks for healthier living.	https://www.northfieldnh.org/economic-development
The Granite State News Collaborative (Belmont, Boscawen, Bristol, Franklin, Gilford, Goffstown, Merrimack, Tilton, Hill)	$7,200	To support training of community members in covering local municipal meetings which will help promote news coverage, engagement & transparency in the Granite State.	https://www.collaborativenh.org/
Twin Rivers Food Pantry (Alexandria, Belmont, Boscawen, Bristol, Franklin, New Hampton, Northfield, Sanbornton, Tilton, Hill)	$7,000	To support the Personal Hygiene Pilot Program for low-income households.	https://twinriversfoodpantry.org/
Webster House Children's Home (statewide)	$10,000	To provide support for an attic renovation that will provide 2 clinical staff offices and a large meeting space.	https://www.websterhousenh.org/

A True Community Bank
(continued)

FINANCIAL LITERACY EDUCATION: FSB's website hosts two options to promote financial literacy. The first is the widely recognized FDIC Money Smart program and the second is series of educational videos designed for both personal and business customers.

In addition, Franklin Savings Bank staff has been a frequent visitor at our local schools, senior housing establishments, and local organizations to share financial literacy knowledge, discuss our careers, and encourage sound financial practices.

SMART CD Program (VITA Program): As a means of encouraging EITC recipients to save money for housing or education, Franklin Savings Bank continues to offer the "Smart CD" program. If a deposit of at least $100 is made to a "Smart CD" and the money remains there for 12 months, Franklin Savings Bank will deposit an additional $100 into the account. The money can be taken out with no penalty if it is being used for education or purchasing a home. Another great feature of the CD is that the customer can make deposits of as little as $5. This is meant to help the customer develop good saving habits. Franklin Savings Bank's Smart CD Program was recognized in 2011 in the National Community Tax Coalition Asset Building Resource Guide as a proven product to help promote asset building for VITA site participants. During 2023, FSB opened 17 Smart CDs of which 88% were to customers in our assessment area.

Under-Banked, Under-Served in Our Communities: Franklin Savings Bank continues to provide products for individuals who are under-banked and under-served. These products are designed to provide customers with the opportunity to re-establish a relationship with a true community minded bank.

> Solutions Checking**:** In an effort to ensure that we are meeting all of our customer's financial needs, Franklin Savings Bank developed a product that is available for those customers that may have experienced checking accounts problems in the past. It may be extremely difficult for individuals to open a checking account once they have been reported to a consumer checking history database such as ChexSystems. Once reported, a record may stay on file for a period of five years.
>
> Our Solutions Checking account is designed for customers who have had unfavorable checking account history with another financial institution. This checking account provides customers a second chance to establish a checking account despite having negative account history. In addition, if they maintain their account in good standing for six months, they can have their account upgraded to any of our other Franklin Savings Bank checking accounts that provide additional benefits. During 2023, the Bank opened 56 Solutions Checking accounts of which 78% were to customers in our assessment area.

Customer Access Channels

As part of the strategic planning process for Franklin Savings Bank, a list of ways Franklin Savings Bank customers access our financial services was compiled. Below is the list that is reviewed annually and updated as needed.

ACH: With customers' pre-authorization, payments can automatically be debited or credited from checking, money market and statement savings accounts. Additionally, the Franklin Savings Bank ACH program allows customers to process various transactions electronically.
Customers can:

- Transfer money to and from other financial institutions
- Pay FSB loans from another financial institution
- Transfer funds to FSB from another financial institution
- Transfer money person to person
- And much more.

ATM: Franklin Savings Bank offers 8 ATM locations:

On Site

- Main Office, Franklin $
- **C**entral Street Office, Franklin
- Bristol Office
- Tilton Office
- Boscawen Office
- Gilford Office
- Merrimack Office $
- Goffstown Office $

Customers are able to withdraw cash at each location. Deposits are accepted at the ATM machines marked with . Locations marked with '$' also provide customers immediate access to cash deposits. FSB customers can also make deposits to their card-accessed accounts at other financial institutions' deposit-accepting Accel/Exchange ATMs. Additionally, FSB customers are now offered unlimited access to their funds through their debit card, fee-free, at any Allpoint® ATM, including over 55,000 ATMs worldwide: 2,500 ATMs in New England and 43,000 ATMs Nationwide.

Customer Access Channels

(continued)

BANK-BY-MAIL: Bank-by-mail gives out-of-state, out-of-town or homebound customers the opportunity of mailing deposits, withdrawals, CD renewal information, account applications, etc. directly to the appropriate FSB staff person.

BRANCHES: (listed above under "ATMs")

LOBBY: During business hours, our lobbies accommodate all financial services six days a week. Customers can complete transactions with Tellers or Personal Bankers, visit Personal Bankers to open new deposit and consumer loan accounts, renew Certificates of Deposit and IRAs, or make account changes. They can also access the Safe Deposit area in the Main Office, Gilford and Bristol branches. Loan department representatives are available at the Main Office, Gilford, Boscawen and Merrimack Monday through Friday.

DRIVE-UP: With convenient drive-up hours, FSB customers have the opportunity to conduct banking transactions at most FSB offices without leaving their vehicle.

REMOTE DEPOSIT CAPTURE/CHECKCONNECT24: CheckConnect24 allows FSB merchants to scan checks received from their customers and issue deposits electronically to Franklin Savings Bank anytime, day or night. CheckConnect24 utilizes a desktop scanner that connects to the business customer's PC and the internet via a secure connection. Key advantages of this access channel include: make deposits anytime; save time preparing deposits; consolidate funds from remote locations into an FSB account; cut costly employee time or courier costs for trips to the bank; and reduce the risk of check fraud.

CHECKS: FSB customers can write checks for payment from their personal checking, business checking, Health Savings Account (HSA) and/or money market accounts. Checks may also be written from the Home Equity Lines of Credit.

COIN COUNTER (SELF SERVICE): FSB customers can experience the immediate gratification of knowing their coin deposit amount by operating the self-service coin counter in our Main, Boscawen, Bristol, Tilton, Merrimack, Goffstown and Gilford Offices. This service is free of charge for customers and offers a less expensive option for non-customers than local supermarkets.

DEBIT / ATM CARD: Included in this category is FSB's VISA Debit/ATM Card (including the PassKey labeled card), the FSB Business Debit Card, and the FSB Health Savings Account Debit Card. This tool allows customers to conduct the merchant-preferred POS transaction, the bank- preferred VISA transaction, and allows an ATM cash & POS cash-back option.

VISA CREDIT CARDS: Franklin Savings Bank has entered an Agent agreement with TCM Bank as a means to offer a Franklin Savings Bank branded credit card for both consumer and business customers. Customers can apply via the Banks website.

Customer Access Channels

(continued)

CARDHUB: With CardHub customers can manager their debit cards within the FSB mobile banking app. CardHub allows customers to turn their debit cards on or off, set spending limits and transaction controls, receive real time alerts, review balance and card activity and with the use of GPS location-based controls, they can only allow their debit card to be used if it is within a 5-mile radius of their phone.

FSB ALERTS: Receive custom alerts in our online banking or mobile banking applications to keep customers on top of their finances. With FSB Alerts customers can conveniently monitor account balances, scheduled payments, transaction history, deposit, withdrawals and stay informed on changes to their accounts.

DIRECT DEPOSIT: For convenience and safety, direct deposit of payroll, government and retirement checks is encouraged with FSB customers.

E-MAIL: Customers and non-customers alike are welcome and encouraged to send e-mail to the general FSB address of mybanker@fsbnh.bank or to individual employees.

FACEBOOK: Customers and non-customers alike who are members of the Facebook community and have joined (or 'Like') our page are welcome to post comments on our page (known as a 'Wall'). FSB closely monitors this channel for timely replies to posts. "Social Media, like business networking, is more effective the more you participate in and add value to the discussions. It can vastly extend your reach by connecting you to people with whom you would otherwise have no access or direct contact."

LINKED-IN: Similar to Facebook, customers and non-customers alike who are members of the LinkedIn community and have connected with our professionals are welcome to correspond through messages on this channel.

ONLINE CHAT: Customers have the choice of 'chatting' from within Online Banking or all web visitors can communicate with our staff from other strategically located 'Chat' icons on our web site (www.fsbnh.bank), including the home page. During regular banking hours, site visitors can chat securely with a Customer Contact Center employee online or after banking hours, the "Chat is Online" button turns to "Chat is Offline/Send a Secure Message". Visitors can then easily send a secure e-mail message outside of banking hours. When making this selection, the secure message is responded to on the next business day. The Secure Message may be used to compose or read a secure e-mail message at any time.

GIFT CARDS: Franklin Savings Bank offers customers the ability to purchase Mastercard gift cards in any denomination between $10 and $1,000. Safer than carrying cash, they are ideal for shopping online, paying bills, traveling and for everyday purchases.

Customer Access Channels

(continued)

BUSINESS ONLINE BANKING: Business Online Banking provides immediate access to customers' business account information – from anywhere in the world. *Business Online Banking offers:* management of business finances from any computer with Internet access, 24/7; viewing up-to-the-minute transactions, check images (front & back), and current & previous statements; customizing online banking accounts by: Assets & Liabilities, Personal & Business Accounts, Clients (for accountants and other professional offices); routine transfer of funds from one account to another; frequently transfer funds to and from other financial institutions; initiation of stop payments; viewing personal and business accounts all in one view (for business owners); controlled access of multiple employees to perform delegated business transactions; payment of business bills electronically; and export of account transactions to popular money management software.

EXECUTIVE CASH MANAGEMENT: The second tier to Business Online Banking service is *Executive Cash Management*. In addition to all the Business Online Banking information above, this service also includes: ability to pay employees through direct deposit; automatic customer account debit for services rendered; sending wire transfers; and paying quarterly tax payments electronically.

NIGHT/AFTER HOURS DEPOSITORIES: After hours depositories, located at each of our offices, are convenient for those area business customers who are open later than our offices and prefer not to leave money at their business. This access channel is also available for personal FSB customers wishing to make retail deposits and loan payments (or submit completed paperwork), an important option since not all ATMs in our market areas are able to accept deposits.

ONLINE BANKING: Available at **www.fsbnh.bank**

Since the inception of Online Banking in November of 1999, customer enrollment in online banking services continues to grow steadily. Customers need convenient banking opportunities for performing transactions from home, office, or on the road. Similar to Telephone Banking (below), Online Banking provides the convenience of up-to-the- minute balance information. FSB's Online Banking provides customers the ability to: perform scheduled or immediate account transfers, transfer funds from and to other US financial institutions, check account balances, view account statements, download transaction data into financial management software, set up account alerts, request e-Statements, and more.

MOBILE BANKING: Customers with web access and e-mail/text message capabilities on their mobile device have the option of banking from anywhere at any time with FSB. With the FSB Mobile Banking app for smart phones (iPhone or Android) or tablets, customers can deposit checks, view check images, account balances, transfer funds between accounts, see pending transactions, view banking hours & locations, see ATM locations, receive alerts on accounts, and more.

Customer Access Channels

(continued)

BUSINESS MOBILE BANKING: Business customers with web access can check business account balances, view recent transactions, transfer money between accounts deposit checks, view deposit history, approve transactions scheduled through Business Online and receive alerts when approvals are pending.

MOBILE DEPOSIT: Mobile deposits allow business and personal customers to deposit checks via their mobile phone. Customers will use their phone's camera to take a picture of the front and back of each check, then submit the images electronically via a secure transmission through I-Bank24 Online Banking to FSB. Deposits can be made 24 hours a day, 7 days a week, from anywhere.

BILL PAY: With Bill Pay, customers have the option of paying bills online any time of the day or night. The system will *automatically* cut a paper draft if the payee does not currently accept electronic payment. Additionally, customers have the option to pay people directly with simply an e-mail address or mobile phone number.

ONLINE ACCOUNT OPENING: Customers can open personal accounts online by selecting the **Open an Account** tab through online banking at www.fsbnh.bank.

ONLINE APPLICATIONS: Customers can initiate consumer loan applications by selecting the **Apply for a Consumer Loan** button on our web site. To take it to the next level and for added convenience, mortgage loan customers have the convenience of completing the entire **mortgage loan application** online and may even receive online approval. This application system provides the required application disclosures. Additionally, if certain criteria are met, an online customer may receive a Pre-Qualification document allowing them to proceed with appropriate parameters when home buying.

PHONE: With local and toll-free numbers, our customers can easily reach FSB by phone. To coincide with our philosophy of providing personal, quality service, our Customer Contact Center employees personally answer calls. When utilizing the direct lines for FSB staff, select vendors, customers and other individuals can reach FSB employees quickly and directly, without being transferred.

STATEMENTS – ELECTRONIC

ELECTRONIC: FSB offers the convenience of e-Statements to all consumer and business customers. For their convenience, customers receive an e-mail notification that their account statement(s) are ready to be securely reviewed by logging into their online banking account.

Customer Access Channels

(continued)

PAPER: FSB offers Paper Statement mailed through the United States Postal Service for those customers who do not wish to receive their statements electronically.

TELEPHONE BANKING: With the convenience of Telephone Banking, our customers are able to:

Access account
- inquire on balance or recent transactions
- make a transfer between FSB accounts
- make FSB loan payments with transferred funds from an FSB deposit account

Report a lost or stolen ATM or Debit card

Hear listings of banking hours and ATM locations

Speak with a Customer Service Specialist (during business hours) or leave a message (after business hours)

ZELLE: FSB offers Person to Person payments through Zelle, allowing customers to send money electronically to friends, family, and other trusted people, in a safe and secure manner.

Products & Services

Exceptions to products and services offered by branch locations follows this listing

Deposit Accounts

Checking:
- Choice™
- Easy™
- PassKey™
- Solutions
- Student

Certificates of Deposit:
- Smart CD
- Special Terms
- Standard Terms

Choice Savings Club
Health Savings Account (HSA)
KIDS' Accounts
Money Market:
- Lakes Money Market Plus
- Money Market Advantage

Retirement (IRAs):
- Roth
- Traditional

Statement Savings:
- Under 18 / Over 62
- Advantage

Loans

Collateral Loans
Construction Loans
Consumer Loans:
- Automobile – New & Used
- Collateral
- Home Improvement
- Personal – Secured & Recreational Vehicle Loans
- Personal - Unsecured

Home Equity Loans & Lines:
- Fixed & Variable Rates

Mortgage Loans:
First Time Home Buyer
Fixed & Variable Rates
Government
Equity Builder Program

Business Services

CheckConnect24 – Merchant Capture Service
Checking:
- Business Advantage
- Business Checking
- Non-Personal Easy
- Non-Personal Choice

Commercial/Small Business Loans:
- Credit Enhancement Programs Equipment & Real Estate Financing
- Financing Packages Tailored to Individual Business
- Letters of Credit
- Lines of Credit

Business Online Banking & Business Executive Cash Management
Lockbox Services
Merchant Point of Sale
Money Market:
- Commercial Money Market
- Municipal Money Market

Sweep Account/Repurchase Agreement
VISA® Business Check Card
VISA® Business Credit Card

Products & Services
(continued)

Other Services

24-Hour Banking:
ATM Network – 55,000 fee-free nationwide
Online Banking, Mobile Banking, Mobile Deposit, Bill Pay & Person-to-Person payments at www.fsbnh.bank
Telephone Banking at (603) 934-1440 & (800) 414-2568
Online Account Opening
Online Mortgage Applications & Approvals
ACH Origination & Electronic Payment
Bank-by-Mail
CDARS—Certificate of Deposit Account Registry Service
Coin Counting & Self-Service Coin Machine
Companion Account Transfer
Direct Deposit
Drive-Up Windows
Education: Business Education Seminars
Estate Planning Workshops
Financial Fitness Workshops
Financial Literacy Training
First Time Home Buyer Seminars
Social Security Seminars
ICS—Insured Cash Sweeps Identity
Theft Resolution Services
Independence Financial Advisors
Investment & Insurance Offerings
[Not FDIC Insured; May Lose Value; No Bank Guarantee]
MasterCard® Gift Cards Debit Cards
Visa Consumer and Business Credit Cards
Money Orders & Bank Checks
Night Deposit
Notary Service & Signature Guarantees
Online Chat Overdraft Privilege & Overdraft
Forgiveness PassKey Club
Photocopy and Fax Services
Safe Deposit Boxes
Shred Day - Free shredding of confidential information
Statements – Electronic or Traditional Paper Statements
Savings Bond Redemption
Visa® Debit Cards with EMV technology
Wire Transfers

Availability of Services

Not all services listed on the proceeding sheet are available at all locations. The exceptions are listed below:

Location	Safe Deposit Boxes	Self Coin	Independence Financial Advisors (IFA)	Commercial Loan Officers	Residential Loan Originators
Franklin (Main Office 387 Central Street	All Services Available.				
Franklin (933 Central St.)	No	No	By Appointment	By Appointment	By Appointment
Boscawen	No		By Appointment	By Appointment	By Appointment
Bristol			By Appointment	By Appointment	By Appointment
Gilford			By Appointment	By Appointment	
Goffstown	No		By Appointment	By Appointment	By Appointment
Merrimack	No		By Appointment	By Appointment	By Appointment
Tilton	No		By Appointment	By Appointment	By Appointment
Shaded boxes indicate the service is available at that location.					

Schedule of Account Fees & Services

Account Activity Printout Fee	$4.00
Account Escheatment Service Charge (After 5 years of no account activity)	$75.00
Account Reconciliation Fee *(1st hour free)*	$25.00 per hour
Account Research Fee *(1st ½ hour free)*	$30.00 per hour
ATM Card Charge *(Statement Savings)*	$1.00 monthly
Bank Checks (Customers Only) (First check per day free)	$5.00 each
(Advantage and PassKey Checking)	Free
Bill Pay Fee *(Inactivity)*	
(No bill payments scheduled in 90 days)	
	$5.00 per month Business Online Fee
(*Executive)*	Per Agreement
Check Cashing Fee *(Non Customers)*	
(Local Payroll)	$10.00
(Tax Refunds)	$15.00
Checking Account Reopen Fee *(Within 30 days of account closure)*	$10.00
Check Copies	$3.00 each
(Easy Checking)	$1.00 each
Check Image Statement Fee	$2.00 monthly
Check Orders	Prices vary
Coin Counting *(Non Customers)*	6%
Companion Account Transfer Fee	$10.00 per day
Dormant Account Fee	$10.00 monthly
(Passbook, Statement Savings, and Money Market accounts after 36 Months of no activity)	
(Checking accounts after 14 months of no activity)	
Early Account Closing Fee	
(Health Savings Accounts within 1 year)	$20.00
(Checking & Savings Accounts within 180 days)	$20.00
(Choice Savings Club Accounts any time prior to payout)	$25.00
Facsimile (Fax) *(Incoming)*	$3.00
Facsimile (Fax) (Outgoing)	
	$2.00 plus $1.00 per page
Foreign ATM Fee	$2.00 per transaction
(Non-FSB ATMs not within the Allpoint or Meredith Village Savings Bank networks)	
(Fee assessed for each inquiry, transfer, and withdrawal conducted)	
Foreign Check Collection Fee	$25.00 plus exchange rate
FSB Deposit Bags *(Zippered)*	$6.00 each
FSB Deposit Bags *(Locked)*	$28.00 each
Gift Cards	$2.50 per card
(PassKey Members)	Free

Schedule of Account Fees & Services *(continued)*

ID Theft 911 Resolution Services	$15.00 annual
(PassKey Members)	Free
Invalid Address Fee *(Charged after first returned statement)*	$5.00 monthly
IRA Transfer Fee *(If account was opened or renewed after 08/01/2013)*	$25.00
Levies/Writs/Attachments	$125.00 each
Lost Checkbook Fee	$25.00
Lost Passbook Fee	$15.00
Money Orders (Customers Only) (First money order free per day)	$3.00 each
(Advantage and PassKey Checking)	Free
Notary Services *(Non-Customers)*	$10.00
Overdraft (NSF) Fees and Returned Item (NSF) Fees*	$35.00 per item presented
(Business Checking Accounts)	$35.00 per item presented
(Returned Item Fee for Health Savings Account)	$15.00 per item presented

(Per item for overdrafts or returned items; may be created by check, in person withdrawals, ATM withdrawals, or other electronic means.

**Nonsufficient Funds (NSF) Fees: If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you may be charged an NSF fee for returning the payment. Such an item or payment may be presented multiple times and we do not monitor or control the number of times a transaction is presented for payment. We may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. Overdraft Fees and Returned Item Fees are types of NSF fees.)*

Photocopies	$0.25 each
Returned Deposit Item Fee	$15.00 per item
Safe Deposit Box Rental Fee (contents not FDIC insured)	Priced by size

(3X5 $42.50 Annual) (5X5 $50.00 Annual) (3X10 $65.00 Annual) (5X10 $90.00 Annual) (10X10 $150.00 Annual) (PassKey Members receive 25% discount off first year, 10% each year thereafter)

(Late charge after 30 days)	$10.00
(Box Drilling)	$270.00
(Key Replacement)	$70.00
Solutions Checking Debit Card Charge	$2.00
Stop Payment Fee	$32.00 per item
(PassKey Members)	Free
Telephone Transfer Fee	$5.00
(PassKey Members)	Free
Temporary Check Fee	$0.50 each
<u>Wire Transfer Fee</u>	
Domestic Incoming	$17.00
(PassKey Members)	Free

Schedule of Account Fees & Services *(continued)*

Domestic Outgoing	$30.00
(Business Online Executive)	$10.00
(PassKey Members)	Free
Foreign Incoming	$35.00
Foreign Outgoing	$50
(Business Online Executive)	$35.00
External Transfer Fee *(Consumer Online/Mobile Banking)*	
Standard Incoming	Free
Standard Outgoing	Free
Next-Day Incoming	$5.00 each
Next-Day Outgoing	$5.00 each

Fees are subject to change without notice. Some restrictions may apply.

Effective October 11, 2022 **MEMBER FDIC**