

Franklin Bank



July 22, 2008

Dear <<client>>,

I am thrilled to announce that Investment Professionals, Inc. (IPI) has hired Eric Stoffel as a Financial Consultant. Through our relationship with IPI, Eric will serve our customers out of our Elgin Main and Elgin 290 banking centers. As a Franklin Investment Professional, Eric brings his experience in the financial services industry. He will be responsible for helping our customers develop strategies to manage their personal and business finances with emphasis in wealth management and investing.

You will now have access to financial, retirement, estate and education planning services in addition to direct access to mutual funds, common and preferred stock, fixed and variable annuities, fixed income securities and insurance products. The introduction of these products is the latest of many new and enhanced services at Franklin Bank.

As a valued customer of Franklin Bank, we are offering you a complimentary, no obligation, financial planning consultation with Eric. To take advantage of this special offer, please contact him at Elgin Main (512) 285-3311 or Elgin 290 (512) 285-3777.

Our goal is to provide you with an ever-expanding range of financial services that equal or exceed those offered by institutions many times our size, delivered with the personalized attention and customer-friendly environment that you expect and deserve.

We appreciate your business and look forward to a long and mutually beneficial relationship.

Sincerely,

Jeff Carter
Regional Manager, Central Texas

NOT FDIC INSURED | MAY LOSE VALUE | NOT BANK GUARANTEED | NOT A DEPOSIT
NOT INSURED BY ANY GOVERNMENTAL ENTITY

Securities and Advisory Services offered through Investment Professionals, Inc.,
a Registered Broker Dealer and Registered Inv. Advisor. Member FINRA and SIPC

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