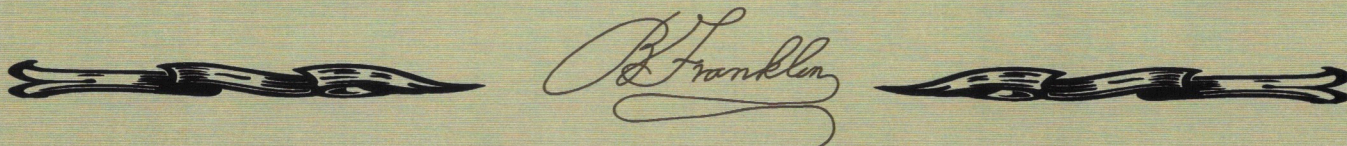


Without continual **GROWTH**
and **PROGRESS,**
such words as **IMPROVEMENT,**
ACHIEVEMENT
and **SUCCESS** *have no meaning.*



THROUGH THE YEARS, you have come to recognize the faces of our employees. As the Franklin Family of Community BanksSM continues to grow, we want you to know us by name as well. In honor of the 301st birthday of our namesake, we are proud to announce that our name will officially change to Franklin Bank on January 17, 2007.

Other than our signs, you will not notice any differences. The same friendly people will greet you, and we will continue to provide quality service and products. As a Franklin Bank customer, your banking options will be enhanced, giving you the opportunity to grow with us. To thank you for your loyalty and patronage, we invite you to celebrate the Franklin Bank name and the birthday of our namesake.

JOIN US FOR A DAY OF FUN AND REFRESHMENTS

Wednesday, January 17, 2007
9am - 2pm

HIGHLAND LAKES

1801 RR 1431 West, Kingsland
325-388-4551

Franklin Bank



The Franklin Family of Community BanksSM

WWW.BANKFRANKLIN.COM



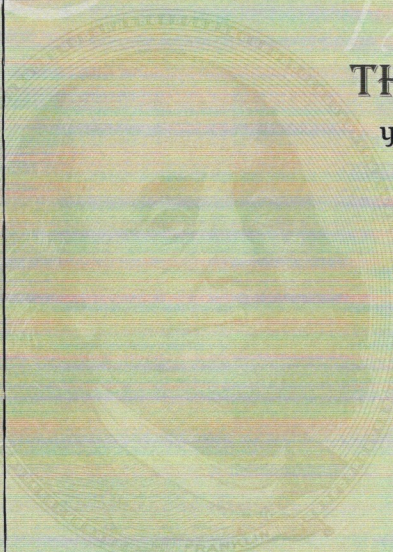
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B. Franklin

January 17
1706 - 2007

THROUGH THE YEARS,

you have come to recognize the faces of our employees. As the Franklin Family of Community BanksSM continues to grow, we want you to know us by name as well. Join us as we proudly celebrate the Franklin Bank name and the 301st birthday of our namesake.



JOIN US
FOR FUN AND REFRESHMENTS

*Wednesday,
January 17, 2007
5 - 7pm*

RIBBON CUTTING AT 5PM

January 17
LOST PINES - BASTROP

**499 Hwy 71 West
512-303-0238**

Franklin Bank



The Franklin Family of Community BanksSM

WWW.BANKFRANKLIN.COM



**Member
FDIC**