

# FRIENDSHIPS ARE PRICELESS...

You can't buy friends, but now  
your friends can make YOU money!

Refer a friend  
and both of you will receive  
\$25 each!\*

For every friend you refer who opens an account  
with direct deposit or repeating ACH draft,  
both you and your friend will receive \$25!

## How it Works:

1. Ask your personal banker for a Refer a Friend coupon.
2. Complete your information on the back of the coupon as it appears on your account.
3. Provide the coupon to your friend.
4. Your friend presents the coupon when opening a new personal checking account.
5. You and your friend each receive \$25 credited to your accounts.\*

We want to provide your friends and family  
with the same excellent products and services  
you have come to know.

Invite someone you know to stop by and try  
banking...up close and personal!

**Franklin Bank**



[www.bankfranklin.com](http://www.bankfranklin.com)

\*See coupon for details.

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*Banking... Up Close and Personal.*



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For every friend you refer who opens an account with direct deposit or repeating ACH draft, both you and your friend will

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Introduce your friend to banking...up close and personal!

Your Information

(as it appears on your account):

NAME

ADDRESS

LAST 4 DIGITS ONLY OF ACCOUNT NUMBER

SIGNATURE

DATE

Your Friend's Information:

NAME

ADDRESS

SIGNATURE

DATE

Banker Instructions:

1. Verify that all coupon fields are completed.
2. Verify that coupon is an original and has not expired.
3. Verify that new customer has not had an account with Franklin Bank within the past 90 days.
4. Select the Business Source Code "003-Refer A Friend" on the Source of Funds screen in the Barclay New Account Platform.
5. Forward the original coupon to Retail Administration (located at the CS-Rock Prairie branch) via interoffice mail.

SIGNATURE

DATE

*\*Offer available in any Franklin Bank, S.S.B. banking center when new referred customer presents the properly executed referral form at the time of new account opening prior to expiration date. New (referred) customer must not currently have or have had within the past 90 days an account with Franklin Bank, S.S.B. New referred customer's account requires minimum opening deposit of \$100 and repeating automated clearinghouse (ACH) direct deposit or repeating ACH draft and must be qualifying consumer checking account (direct deposit is not considered part of minimum opening deposit). Initial repeating direct deposit or draft must be made within 60 days of account opening, after which the \$25 will be credited to both the referrer's and the new referred customer's accounts within 30 days. Referral fee is considered interest and will be reported on IRS Form 1099-INT; any applicable taxes are the responsibility of the recipient. The new referred customer's account must remain open for four months or the \$25 referral fee will be deducted from both the existing referring customer's account, as well as the new referred customer's account. No minimum balance required to maintain checking account or to receive the \$25; however, reduction in service charge may be obtained by maintaining minimum balance on checking accounts other than Free Checking. Some non-maintenance fees apply to Free Checking accounts. Franklin Bank employees and immediate family members are not eligible. Account is subject to approval; Franklin reserves the right to determine, in its sole discretion, the eligibility of both customers and their satisfaction of conditions of the offer. Rates, programs, and products subject to change without notice. Offer expires September 30, 2008.*

By signing this form, the referring existing customer and the referred new customer each agree that the information provided by each may be shared with the other and with Franklin Bank and that Franklin Bank may use such information as it deems necessary or appropriate to carry out the Refer A Friend offer. In the event the referred customer's account does not remain open for four months or does not satisfy conditions in any way, the referred customer agrees that such information may be shared with the existing customer. In the event Franklin personnel should need additional clarifying information, the existing customer and the new customer each agrees that Franklin personnel may contact that customer, whether by phone, e-mail, regular mail, or in person, to request assistance. By delivering this form to the referred friend, the referring existing customer is acknowledging that he or she understands and agrees that he or she is entrusting the information provided to the referred friend, and for and in consideration of the benefits of the Refer A Friend Program and other good and valuable consideration, existing referring customer releases and holds Franklin Bank, S.S.B., its employees, and agents, harmless from any claims, demands, or causes of action that may arise out of or may be caused by such delivery, but only to the extent permitted by applicable law.

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### Your Information:

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ADDRESS

LAST 4 DIGITS ONLY OF ACCOUNT NUMBER

SIGNATURE

DATE

### Your Friend's Information:

NAME

ADDRESS

SIGNATURE

DATE

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*By signing this form, the referring existing customer and the referred new customer each agree that the information provided by each may be shared with the other and with Franklin Bank and that Franklin Bank may use such information as it deems necessary or appropriate to carry out the Refer A Friend offer. In the event the referred customer's account does not remain open for four months or does not satisfy conditions in any way, the referred customer agrees that such information may be shared with the existing customer. In the event Franklin personnel should need additional clarifying information, the existing customer and the new customer each agrees that Franklin personnel may contact that customer, whether by phone, e-mail, regular mail, or in person, to request assistance. By delivering this form to the referred friend, the referring existing customer is acknowledging that he or she understands and agrees that he or she is entrusting the information provided to the referred friend, and for and in consideration of the benefits of the Refer A Friend Program and other good and valuable consideration, existing referring customer releases and holds Franklin Bank, S.S.B., its employees, and agents, harmless from any claims, demands, or causes of action that may arise out of or may be caused by such delivery, but only to the extent permitted by applicable law.*



Member  
FDIC

# Franklin Bank



Dear <Customer Name> ,

Thank you for being a loyal customer of Franklin Bank. We would like to provide your friends and family with the same excellent products and services you have come to know. For a limited time, we are offering you **\$25 for every friend you refer who opens an account with us.\***

All you have to do is bring the completed enclosed coupon and a friend or family member to your neighborhood banking office. We'll take care of the rest.

While you're here, don't forget to check out our current interest rates and get more information about our products and services.

- **Free Checking**
- **Free ATM Anywhere<sup>SM</sup>**
- **Free Online Banking and Bill Pay**
- **Personal Loans**
- **Commercial Loans**
- **Construction Loans**
- **Small Business Checking**

Some things are just too good to keep to yourself. Invite someone you know to experience banking...up close and personal!

Sincerely,

<Branch Manager>

<Title>

*\*New customer must not currently have or had within the past 90 days an account with Franklin Bank, S.S.B. New customer must open a DDA account with direct deposit and maintain a \$50 minimum balance in addition to the direct deposit requirements as stated on account disclosure. Once the initial repeating direct deposit is credited to the new customer's account, the referring customer will receive a \$25 credit to his or her account. Referral fee is considered interest and will be reported on IRS Form 1099-INT. The new customer's account must remain open for four months or the \$25 referral fee will be deducted from the existing customer's account.*

*Limit of XX referrals per household. Refer a Friend offer not eligible in conjunction with other incentive programs.*

*Offer expires May 5, 2008. Rates, programs and products subject to change without notice.*



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www.bankfranklin.com • NASDAQ: FBTX

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