

What can I do to protect my personal financial information online?

Banks use a combination of safeguards to protect customer debit card data, which allows us to detect unusual spending patterns and protect accounts. But you, the customer, also play an important role in safeguarding your personal financial information.

- Install and keep updated anti-virus software, firewall and anti-spyware software. While some carriers preload AVS on smart phones, ask your carrier about yours.
- Set your computer's operating system and browser to "automatic download" to ensure your operating system and browser include the latest security updates.
- Do not respond to unsolicited emails requesting personal information and do not download attachments on unsolicited emails. We will never contact you by email asking for your password, PIN, or account information. Only open links and attachments from trusted sources.
- Be aware of spoof text messages with links to sites that download malicious software or install fraudulent apps on your smartphone. Remember, we won't ask for sensitive information from you via text or email ... EVER.
- Watch your bluetooth connection on your smartphone! While your bluetooth can be handy for hands-free calling, you ought to close it when you are not using it and decline unexpected requests to pair, even if they appear to be from a familiar source. Regular paired devices won't ask to connect. If you didn't initiate it, don't accept it.
- Use strong passwords and change them at least three times a year. The best passwords are long and complex, using at least 8 characters and incorporating a combination of numbers, symbols and letters. Avoid birthdays, pet names and simple passwords like 12345.
- Don't share your passwords with family members. Friendly theft – theft by someone the victim knows – is the most common type of identity theft or fraud. Be mindful of who has access to your personal information.
- Continually monitor your accounts. Check account activity often, instead of waiting for the monthly statement. You are the first line of defense because you know right away if a transaction is fraudulent. If you notice unusual or unauthorized activity, notify your bank right away.
- Should you become a victim of identity theft, file a police report and call the fraud unit of the three credit-reporting companies. Consider placing a victim statement in your credit report and make sure to maintain a log of all the contacts you make with authorities regarding the matter. Write down names, titles, and phone numbers in case you need to re-contact them or refer to them in future correspondence.
- For more advice, contact the FTC's ID Theft Consumer Response Center at 1-877-ID THEFT.

This is not an all-inclusive list but, rather, general suggestions for preventing fraud. For more suggestions please visit: FranklinSavings.Bank

Locations

Farmington - ATM & Drive Up, Saturday hours
197-209 Main Street, PO Box 825
Farmington, ME 04938-0825
Toll-Free: 800-287-0752
Main Branch: 207-778-3339
Loan Department: 207-778-2900
Telebanker: 800-930-1203
Internet: www.FranklinSavings.Bank

River Valley - ATM & Drive Up, Saturday hours
155 Congress Street, PO Box 579
Rumford ME 04276-0579
Telephone: 207-364-7866

Wilton - ATM & Drive Up
603 Main Street, PO Box 520
Wilton ME 04294-0520
Phone: 207-645-2583

Jay - ATM & Drive Up, Saturday drive-up hours
9 Main Street, PO Box 30
Jay, Maine 04239-0030
Telephone: 207-897-3982

Rangeley - ATM & Drive Up, Saturday drive-up hours
2573 Main Street, PO Box 650
Rangeley ME 04970-0650
Telephone: 207-864-3386

Skowhegan - ATM & Drive Up
194 Madison Avenue, PO Box 368
Skowhegan ME 04976-0368
Telephone: 207-474-5574

Mt. Blue High School - Seasonal
Mt. Blue High School
Farmington, ME 04938
Telephone: 207-778-3339

Western Mountain Financial Services
LPL Branch Office
Farmington: 198 Front Street, Farmington, ME 04938
Toll-Free: 800-300-9779 207-778-9779
Internet: www.WesternMountainFinancial.com



www.FranklinSavings.Bank

ACHL-5/16

Where to start with Franklin^eBranch online and mobile banking



Franklin Savings Bank

MEMBER
FDIC

Where to start with Franklin eBranch online and On The Go! mobile banking

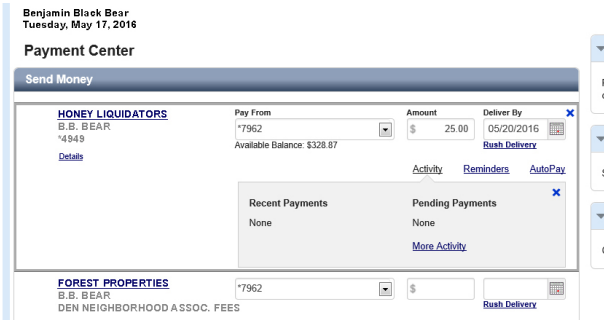


Go to www.FranklinSavings.Bank and click the "Log In" link.

- If you have not yet registered, click ENROLL and follow the instructions.
- At the **Options** page, you will be able to change your password, email address, challenge questions, security question and nick names for your accounts. These security measures are for your protection. Please be aware that you will **need to log in at least once every 90 days**. If not, you will need to re-enroll.
- At Franklin eBranch online or mobile banking, you will be able to view account balances and activity and transfer funds between accounts.
- In the first **List of Accounts** screen, a link for Franklin Bill Pay is available. **Franklin Bill Pay** enables you to schedule or send payments to anyone, from your PC, tablet or phone. Simply set up your merchant using the easy 3-step process. Click *Add a Company or Person* to get started.



- **Click Bill Pay** launches Franklin Bill Pay, from which you may arrange to have bills automatically paid or paid on an as needed basis. In Bill Pay, the payment is made electronically for common merchants, who are set up to do so, or by check to those who are not.

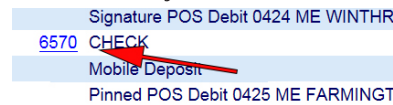


- **Bill Pay Alert** - This alerts you when a new merchant is added to your Bill Pay. This is a fraud prevention effort. Please make sure your email address is kept current with us and that you contact us immediately if a merchant is set up and you did not do it.

- Be sure you are logging in at our page and not a fake bank page intended to deceive you. Never follow a link in an email to access your accounts with us. Always access us through our webpage at www.FranklinSavings.Bank. If anything looks strange or unusual to you, do not log in. Call us at 1-800-287-0752.
- **Franklin eStatements.** If you are using online banking, your eStatements are already available to you. Find your eStatements at Franklin eBranch under the header for the particular account you wish to see. If you wish to stop receiving printed statements, please fill out an enrollment form and mail it in or drop it by any Franklin Savings Bank location. The form is available online at: www.FranklinSavings.Bank/Documents/eStatementEnrollment.pdf.



- **Check Images.** To view a particular check, click the hyperlink at left of the item on your eBranch transactions summary.



- The **List of Accounts** page provides a summary of your accounts with us.
- To make a quick transfer between accounts, click **Express Transfers** at top. To set up a regular, scheduled transfer, for example, to have a set amount transferred to your savings account each week, click the account from which the transfer is to be made, click **Transfers** and define your transfer on the transfers menu.
- At the top of the page is a **Messages** box, which you may use to set up **FSB Account Alerts**. You may set up an alert to tell you when your account balance reaches a specified level, when a debit or credit is posted or when a loan payment is made. You decide what kind of alert you want and if the alert is to come by email or text message.
- To create nicknames to personalize your accounts, or to change your password, security questions and email address, click **Options** at the top of the page.

- To use eBranch **On The Go!** mobile banking, including mobile deposit and bill pay, download and install an app suitable for your device. Our app is available FREE for iPhone®, iPad®, and Android® devices, including the Kindle Fire®, from the iTunes App Store, Google Play, or the Amazon App Store. If you are registered to use Franklin eBranch online banking, you are good to go.



Please be aware there is another Franklin Savings Bank in New Hampshire. You will recognize us by our familiar Benjamin Franklin logo.

List of Accounts for BENJAMIN BLACK BEAR as of May 17, 2016

Messages		
Checking:	New	Messages
Savings:	New	Messages
Loans:	New	Messages

Accounts			
Deposits			
Number	Account	Nickname	
****6832	HOMETOWN CHECKING	Bear Essentials	
****4648	STATEMENT SAVINGS	Savings for Hibernation!	
Total Deposits:			
Loans			
Number	Account	Nickname	
*****6200	OTHER CONSUMER IL	Snowmobile loan	

- To export information to Quicken or Quick Books financial software, click the account and select the **Transactions** menu. Select the range of transactions, choose Quicken from the drop down export format menu and click export.

