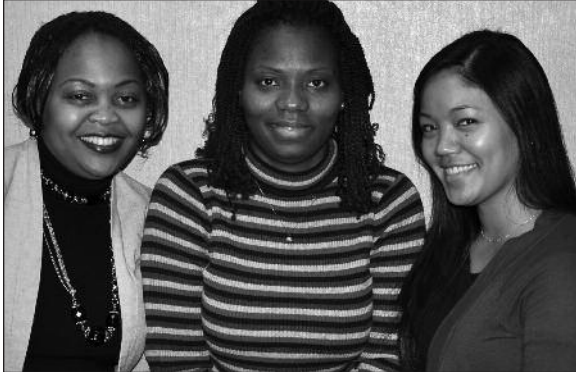


Meet the Friendly Franklin Faces at the Blaisdell Branch



Say hello to (from left to right): Emma Kasiga, Marie Conde and Lauren Bautista at the Blaisdell branch.

homemaker who loves to prepare food and clean her home.

A relative newcomer to Franklin Bank's teller team, **Lauren Bautista**'s experience includes a similar position at another bank and preparing tax returns during the busy season. Lauren helps Franklin customers with deposits and withdrawals, and answering questions, often referring them to resources within the bank. She likes that Franklin promotes a friendly atmosphere, encouraging staff to provide the extra personal attention customers need.

As a personal banker, **Emma Kasiga** assists customers directly by helping them assess their overall financial pictures—from income and expenses, to organizing their daily financial needs, to advising about their financial futures. "When I help my customers manage their personal and business finances well," she says, "they flourish and the community becomes stronger."

After eight years working in youth ministry, Emma joined the banking industry in 2005. A 1995 immigrant from the East African country of Tanzania, she continues to give her time to a number of volunteer projects, including teaching Swahili Sunday School and coordinating events for the Tanzanian immigrant community. By her own admission, she's a mean fast-scrabble player, an avid reader and movie watcher, and owns four versions of Trivial Pursuit.

Teller **Marie Conde** greets customers and helps with their day-to-day banking needs. Marie has worked for other banks in her five-year banking career and appreciates the difference at Franklin, noting it is "a lot more community oriented." She says she enjoys taking the time to build "one-on-one relationships with each of our customers." Marie's other roles are wife, mother to a baby girl, and a

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Improving lives in some way every day.



A Message from the President

“ Always bear in mind that your own resolution to succeed is more important than any other. ”

— Abraham Lincoln



Frank Fuller, President

Happy New Year. The entire staff at Franklin Bank—that includes our Washington Avenue, Lake Street and Blaisdell Avenue branches—wishes you a prosperous and harmonious 2010.

The New Year holiday ritual gives us a chance to make a transition: reflecting on the past year, and acting on what we want to do going forward. Most of us can agree that 2009 was a tough year. But Franklin Bank saw several bright spots, even as we watched other financial institutions implode. Despite the down market, our earnings grew significantly (400 percent) over 2008 and we saw a ten percent increase in our loan portfolio. According to the FDIC, which measures a bank's capital, Franklin was well positioned throughout the year to withstand any economic uncertainty.

Our goals for 2010 include actively looking for lending opportunities that improve our urban community, while at the same time, refining our underwriting guidelines to ensure that loan growth remains healthy. We'll increase our outreach to individuals to advance a flourishing retail customer base and boost our earnings target.

Financial education is a big part of what Franklin Bank stands for. To that end, Franklin staff members will continue their involvement with community organizations such as Marnita's Table, a unique nonprofit that seeks to cultivate *social* capital in the same way a bank is concerned with *financial* capital. In this edition of the *Urban Leader*, we introduce our readers to the work Marnita's Table does. Also inside, you'll find ideas for getting your individual or business financial house in order for 2010.

We have been and continue to be strong enough to endure the economic hurdles that, despite progress, may loom ahead in the new year. Because Franklin Bank is local, truly invested in the community, and employs a diverse team of individuals committed to hands-on service, we're a resource to help our *customers* make good financial decisions, regardless of which way the economic winds blow.

Here's to moving forward in 2010!

Have a Seat at Marnita's Table

Imagine a world, or city or neighborhood where there was a place for people to gather, listen, be heard, and share perspectives. Picture a big dining table, delicious food, where people from all walks of life mingle, have conversations, learn, and arrive at a mutual understanding. What would that look like? Well, it might look something like last summer's White House "Beer Summit" where President Obama invited the African American college professor and the white police sergeant who arrested him (mistakenly, it turned out) to sit down for a beer and a conversation. The result of that get-together was an eye-opening understanding for all involved.

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Have a Seat at Marnita's Table *Continued from page 1*

Here in the Twin Cities, an effort to get people to the table has been happening for several years. Marnita's Table, is a most unusual dining experience—because of who is there, what they are talking about, and how productive it is.

Encouraging Direct Dialog

Executive director and “head hostess” Marnita Schroedl and her husband Carl Goldstein convened the first Marnita's Table in 2004 and have nurtured the concept into a model program that helps entire communities improve their public and private investments of money, time and talents.

Dinner at Marnita's Table is designed to break down the barriers of race and class through what Schroedl calls “intentional social interaction.” She encourages individuals and the organizations that serve them to get out of their isolated silos and connect authentically, through direct dialogue, across race, class and culture.

“We build effective connections in order to deliver socially just systems and create long-term, sustainable solutions to problems,” Schroedl says. “We literally provide everyone a seat at the table for peer-to-peer exchange and collaboration.” That's why you may see a university doctor and an African American high school student at the same table, or a police officer and a homeless person conversing, or a health department administrator listening to a single mother, all connecting over dinner.

While the atmosphere is congenial and lively, the dinner conversations address urgent social needs: race relations, increasing STD/HIV numbers, immigration concerns, among a host of other public policy issues.

Personal banker Emma Kasiga, in Franklin's Blaisdell branch, attended her first Marnita's Table dinner about four years ago. An immigrant from Tanzania in 1995, she liked the idea of “talking over good food” and learning about her adopted community. Kasiga continues to attend Marnita's Table because she thinks dinners that focus on issues such as immigration are a great way for people new to the culture to build beneficial relationships.



Marnita's Table Youth Advisory Board member Yasmine Kader solicits an opinion from Michael Miller, CEO of AirTex Design. Marnita's Table first Start the Conversation fundraiser was themed “Sex, Drugs and Reality TV: Pop Culture's Impact on Your Life.”



Denise Moss and Yong Choe were among the many Franklin Bank employees who volunteered their social capital at last October's fundraising event.

Social Capital Incubator

Schroedl sees Marnita's Table as a social capital incubator, where segregated social circumstances and inequality are addressed and dismantled. Dinner at Marnita's Table strives to cultivate social capital, because in Schroedl's words, “it's the foundational capital that allows the human, intellectual and financial capital invested in a community to realize its full potential.” Developing social capital unleashes economic opportunities through actions like these:

- Grantors, grantees and the communities they serve build more effective programs
- Refugee and host communities build supportive relationships
- Authentic relationships between the police and communities they serve are created
- Youths are inspired to improve their grades and go on to college

Mutual Benefit

When Schroedl began to research innovative sponsors for last year's first fundraising event, she repeatedly heard about Franklin Bank and the difference it has made in the community. So she paid bank president Frank Fuller a visit.

Fuller agreed that the bank and Marnita's Table share a mission to strengthen the urban community. “Marnita and Carl understand that wherever social capital flows, so flows financial capital,” says Fuller. “Marnita's enthusiasm for orchestrating these kinds of conversations is infectious, and we wanted to play a part in furthering the process.” Franklin contributed both financial and social capital (in the form of a sponsorship and volunteers) to the October fundraiser.

Interesting people, cross-cultural socializing, fun but meaningful programs, delicious food—all at no charge. Can you find a more stimulating evening elsewhere? Pull up a seat and get some. Check the social calendar:

www.marnitastable.org/calendar.html

Pull up Your Own Seat at the Table

Marnita's Table has expanded its reach to include 20 home hosts and over 60 hospitality guides. Join a conversation about race, money, the environment, families or sexual health. Several dinners are scheduled in 2010, so check the calendar for a conversation that may interest you:
www.marnita'stable.org/calendar.html.

Businesses and Community Organizations

What issues are you confronting? What conversations do you need to have with employees, clients, neighbors or other stakeholders?

Marnita's Table offers products and facilitated three-hour Peer-to-Peer encounters designed to erase stereotypes and etch positive cross-cultural reality into necessary relationships.

Visit www.marnitastable.org for more information.

A Plan for the New Year: Get your money house in order

It's Simple: Save

No doubt about it, 2009 was a rough ride for many consumers, and some indicators say it's not over yet. The economy's correction brought at least one lesson home: everyone should have a savings account as a safety net. Job loss, unintended expenses, coupled with a tightened credit market, makes personal financial responsibility essential.

Your personal banker has incentives to help you start saving or step-up a savings account you have already. For higher interest rates, choose to save with a certificate of deposit (CD). We have *competitive rates* for three-month to three-year CDs. Or become a "stealth" saver by setting up a monthly *automatic transfer* from checking to savings and watch your safety net grow. Stop in any Franklin Bank branch and talk to a banker who will help find the best saving plan for you.



Build Business Efficiency

If there's only one thing you do to streamline your business in 2010, consider signing on for **EZ Deposit** and join the growing number of Franklin Bank customers who wonder how they ever managed without.

EZ Deposit is a *time and fuel saver*: you don't have to leave your office to deposit checks. It *improves cash flow*: the bank receives and clears checks quickly, making funds available, in some cases, in as early as 24 hours. It's a *money manager*: decrease the number of lost deposits and have 24/7 access to receive checks and authorization. EZ Deposit also simplifies the reconciliation process for businesses with multiple locations. We'll offer the free demonstration and, for a low monthly fee, you'll streamline your business banking. A good way to start an efficient new year. Call 612-874-6000 to learn more.

Employee Club Banking

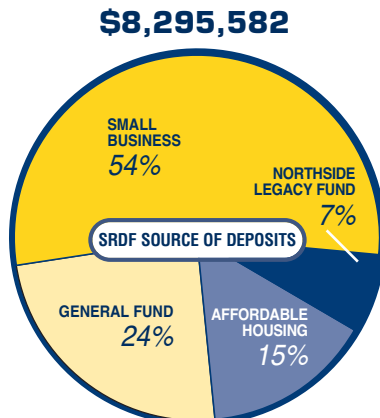
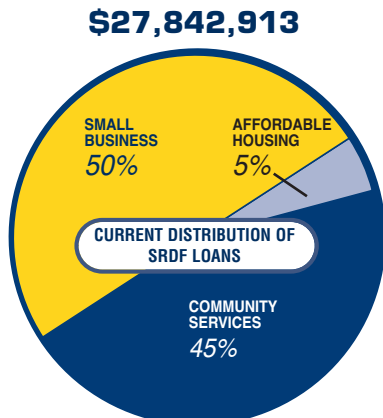
It's payback time in 2010 (and we mean that in a *good* way). Businesses that have their primary checking account with Franklin Bank can extend benefits to their employees through our Employee Club Banking program.

An interest-bearing checking account, the first order of checks, and one year of safety deposit box rental are all free. Employees also can opt for *Payroll Direct Deposit*, receive a quarter percent increased interest rate on a new CD, and purchase no-fee traveler's checks. Encourage employees to join the club! If your business account is with Franklin Bank, call any of our bankers to get Employee Club Banking started.

Our Franklin bankers are knowledgeable resources to help you get your money house in order this year.

SOCIALLY RESPONSIBLE DEPOSIT FUND PROGRESS REPORT

Individuals, corporations and nonprofits support Sunrise Community Banks* work by designating deposits to the SRDF – while thousands of customers benefit. Making a deposit in our banks is a great way for you to contribute to the revitalization of our local communities.



*Sunrise Community Banks are: Franklin Bank (three locations), University Bank and Park Midway Bank.

Toy & Food Drives

We'd like to thank all of our Franklin Bank customers and employees for their pre-holiday contributions to **Toys for Tots** (in partnership with U.S. Marine Corps Reserve) and the **Emergency Foodshelf Network**. Working together, our collection helped to make the season a little brighter for children and families in our community.