



SUMMER 2010

The Urban Leader

Banking HOURS

WASHINGTON AVENUE OFFICE
LOBBY HOURS:
Monday-Thursday 9:00 am to 4:00 pm
Friday 9:00 am to 5:00 pm

DRIVE-UP HOURS:
Monday-Friday 8:00 am to 6:00 pm
Saturday 9:00 am to Noon

BLAISDELL AVENUE OFFICE
LOBBY HOURS:
Monday-Thursday 9:00 am to 4:00 pm
Friday 9:00 am to 6:00 pm

WALK-UP HOURS:
Monday-Friday 8:00 am to 9:00 am
Monday-Thursday 4:00 pm to 6:00 pm
Saturday 9:00 am to Noon

DRIVE-UP HOURS:
Monday-Friday 8:00 am to 6:00 pm
Saturday 9:00 am to Noon

LAKE STREET OFFICE
LOBBY HOURS:
Monday-Friday 9:00 am to 4:00 pm

DRIVE-UP HOURS:
Monday-Friday 9:00 am to 6:00 pm
Saturday 9:00 am to Noon

ATM available at each location.

Franklin LOCATIONS

525 Washington Avenue North (612) 874-6000
2100 Blaisdell Avenue South (612) 874-6000
1527 East Lake Street (612) 874-4380
www.franklinbankmpls.com Member FDIC

Sunrise Bank LOCATIONS

You can make deposits at our sister banks when they are more convenient for you:
Park Midway Bank: 2300 Como Avenue, St. Paul
2171 University Ave., St. Paul
University Bank: 200 University Ave. West, St. Paul

Dear Customer,

Frankly SPEAKING



Frank Fuller, President

I am proud to announce that Franklin Bank will be opening our **fourth Minneapolis location: at the Karmel Mall on Pillsbury Avenue!** This new location is a result of our vision to be the "Leader in Improving the Urban Community" and our desire to help others and serve the needs of the Somali community and others in that neighborhood. We are very excited about this new expansion, and look forward to building partnerships with more businesses and families in that area.

OPENING SOON in the Karmel Mall on Pillsbury Avenue!



The location will feature banking hours from Wednesday through Sunday, a Personal Banker and Teller, and an **on-site ATM** as a convenience for customers and non-customers. Anyone who has ever been to the Karmel Mall will tell you that it is an extremely vibrant retail center and we look forward to bringing our community-oriented values to the area.

Keep an eye on our website for details and progress!

CUSTOMER SPOTLIGHT: AT HOME GROUP

614 S. 3rd Street, Minneapolis, MN



At Home Group (www.athomegroup.org), housed in the People Serving People building in downtown Minneapolis, works to end unemployment among those who are homeless or precariously housed. They do it by thinking small. A new pair of work shoes. A uniform. A bus pass.



AHG helped J.T. get tools for a mechanic job, in which he couldn't accept the position without tools

For years, At Home Group's founder served on the board of directors of a Minneapolis homeless shelter. He always wondered what could be done to help the homeless become self-sufficient. Then he heard about a

program in another state that was succeeding by just asking individuals what the obstacles were that were keeping them from going back to work. When they removed the obstacles, people went back to work. AHG was formed in 2006 and offered this simple solution with almost a 100% success rate at helping people go back to work. They moved off the streets, out of shelters and become self-supporting, tax-paying citizens.

GIVING THE THINGS PEOPLE NEED

"Lack of those tools often is the only thing standing in the way of getting someone out of homelessness and into financial independence," said Kathy Olson, AHG's Executive Director. She oversees about 10 volunteers. "Many clients had solid work histories until they lost jobs in this tough economy."



AHG funding helped pay for Tiffany's license so she could go to work the following week



In 2006, AHG helped Ellis complete barber school. In November of 2009, he opened his own shop!

In many cases, "people are desperate to take care of themselves, but for one obstacle. When you ask them what they need to be employed, it's the simple, simple stuff that would cost almost nothing. A \$20 pair of black shoes, or a black skirt and a white top." Others need money to renew a state license or to take a CPR class.

One client was given a vacuum, carpet cleaner and business cards to start a home cleaning service. She expressed her thanks for the products, and more. Throughout the process, she said, "I never was made to feel ashamed."

THE STORY OF BIG

Big lost his job a few months ago. Then, all Big's clothes got stolen. He got a job but had no clothes to wear. AHG bought him the clothes he needed; he was able to keep the job. Later he called AHG and said, "They like my work so much, they have already increased my responsibilities and next check I'll start getting more pay." AHG changed the lives of Big and his 8 year-old daughter. Small sums change lies.



AHG funding helped get welding equipment for DJ so he can complete welding school

GETTING INVOLVED

Since donations from the Board of Directors go to cover all administration costs, all other donations go directly to serving local people who want to get back to work. On their website, you can enroll in their Monthly Donation plan. Then, for only \$19 per month you will change 12 people's lives in a year. For this or a one-time donation, go to the AHG website (www.athomegroup.com) or contact Kathy Olson at 612-277-0216.

WORDS FROM A FRIEND

||| Growing up my life was really hard, we had nothing, my mom and dad was just able to put food on the table but they did just for us me and my sisters. So far I have been blessed with a job that I really like but didn't know where I was going to get bus fare or my uniforms from until AHG saved my life. I want to thank you guys so much and when I get on my feet I'm going to donate money out of my check so that some one else could received what they need in life, Thank you A.H.G. Love you!



Shoe Drive Results

— A thank you Letter from the At Home Group —

We want to thank Franklin Bank for raising over 90 pairs of gently used shoes to help people in our local community.

At Home Group has found a permanent solution to homelessness in the metro area - working with one client at a time. We ask them 'What they need to be able to go back to work?' They tell us, we remove the obstacle and some are back to work within 24 hours. A small thing like not having shoes to wear to an interview or not having a required black pair of shoes for a new job can keep someone from accepting a job. Last week I had 7 people needing black shoes. Now, they have all started their new jobs.

The Board of Directors, individually and from their donations, cover the administrative costs of the organization, so all donations go directly to assisting the clients and getting them back to work. The amount of donations we receive dictates the number of people we serve. We are called At Home Group because our goal is to help people be able to support themselves so they and their families can be 'at home' and never have to be on the streets again.

Kathy Olson

Executive Director
www.athomegroup.org
612-277-0216



The Truth About "Free" Credit Reports

We've all seen the catchy ads on TV or heard them on the radio. How can they afford to advertise something that is "free"? Well, they make their money trying to get you to sign up for a credit monitoring service that can charge \$10 or more a month.

USE A TRUSTED SOURCE

Truth be told: you are authorized by law and the government to receive three free credit reports each year through www.annualcreditreport.com or by calling 1-877-322-8228. The three major credit bureaus are Equifax, Experian, and TransUnion, and you are allowed one free report each year through each credit bureau.

MAKE THE SMART MOVE

It is a wise idea to check on your credit at least once a year. Each report shows all of the companies in which you carry a loan balance or have an open line of credit. Many times customers are surprised at the items that show up on their credit report, which can influence credit scores. Check yours today at www.annualcreditreport.com.

Congratulations RICH ESQUIVEL

2009 CPED Lender of the Year!

—Minneapolis Community Planning and
Economic Development —

Our own Rich Esquivel was recognized for the fifth year in a row as the Lender of the Year in promoting the Minneapolis Community Planning and Economic Development loans. This special 2% financing program is aimed at rehabbing property, leasehold improvements, tenant improvements, and more. Congratulations, Rich, for your commitment to helping improve our urban community!

2%
Loans still
available!



SRDF Socially Responsible Deposit Fund

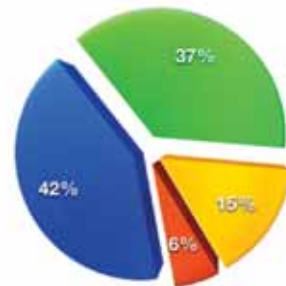
MAKING MONEY MATTER™

UPDATE

Franklin Bank is proud to announce that our Socially Responsible Deposit Fund (SRDF) has grown to over \$33 million as of mid 2010.

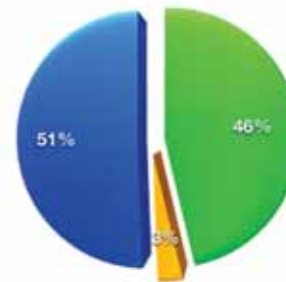
If you are unfamiliar with the SRDF, you can " earmark " your FDIC insured deposits to be designated to support loan programs in targeted low-income neighborhoods. Through the SRDF, we have been able to create low-income housing for many families, support community facilities, and fuel the growth of many minority-owned and small businesses.

See one of our Personal Bankers to have your deposit accounts designated for the SRDF. It doesn't cost you a cent to help our community.



SRDF Deposits have grown to:
\$8,314,000

- Small Business
- General Fund
- Affordable Housing
- Northside Legacy Fund



SRDF Loans have grown to:
\$25,098,000

- Small Business
- Community Services
- Affordable Housing