

General Information

This Letter of Transmittal should be properly completed, signed and returned to the address set forth on the next page, accompanied by all certificates representing shares of common stock of Benj. Franklin, as well as the Form W-9 and, if required, the Affidavit of Lost, Missing or Destroyed Certificate(s), each of which is being provided to herein. The method of transmitting share certificates is at the option and risk of the holder. If sent by mail, registered, return receipt requested mail is recommended. If different names appear on different certificates, it will be necessary to complete, sign and submit as many separate Letters of Transmittal as there are different registrations of certificates. Any certificates delivered without a Letter of Transmittal will be rejected and returned to the sender. Should you have any questions or require assistance, please call the FDIC at (877) 872-1685 (M-F 8AM-4PM CST).

Below are general instructions for completing this Letter of Transmittal and attachments:

Address and Address Changes: This notice has been sent to the address listed in our records. If your permanent address is different and should be changed on our records, please use that address in Box A. Please include your phone number so we will be able to reach you if we have questions about your submission.

Signature Block: If any of the certificates surrendered hereby are owned by two or more joint owners, all such owners must sign this Letter of Transmittal exactly as written on the face of the certificate(s). If any shares are registered in different names on several certificates, it will be necessary to complete, sign and submit as many separate Letters of Transmittal as there are different registrations. Letters of Transmittal executed by trustees, executors, administrators, guardians, officers of corporations, or others acting in a fiduciary capacity who are not identified as such in the registration must be accompanied by proper authority of the signer's authority to act.

Lost Certificates: If your certificates are lost, please so indicate in Box A next to the certificate number, complete the Letter of Transmittal and Affidavit of Lost, Missing or Destroyed Certificate(s) on the next page and return them to the FDIC. The FDIC reserves the right to require additional submissions regarding lost certificates, including a surety bond. If you have other documentation evidencing your ownership of lost certificates please include a copy of that documentation with your submission. Failure to provide all requested information, i.e. certificate number(s) of number of shares may delay the payment of your distribution. If you have any other questions regarding lost certificates, please call the FDIC at (877) 872-1685 (M-F 8AM-4PM CST).

Form W-9: Please fill out the Form W-9 on the following page and return it with the other materials to be delivered to the FDIC. If you do not fill out and return the Form W-9, you may be subject to backup withholding. If you have any other questions regarding Form W-9, please call the FDIC at (877) 872-1685 (M-F 8AM-4PM CST).