

Carmack Karen K
 Form 5
 January 17, 2013

FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
 Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *
 Carmack Karen K

2. Issuer Name and Ticker or Trading Symbol
 FRANKLIN FINANCIAL SERVICES CORP /PA/ [FRAF]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
 12/31/2012

____ Director
 Officer (give title below)
 ____ 10% Owner
 ____ Other (specify below)
 SVP

20 SOUTH MAIN STREET, PO BOX 6010

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting

(check applicable line)

CHAMBERSBURG, PA 17201

Form Filed by One Reporting Person
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|-----------------------------------|--------------------------------------|--|--------------------------------|---|--|--|---|
| | | | | (A) or (D) | Amount or Price | | |
| Franklin Financial Services Corp. | 06/28/2012 | Â | P | 2 (1) | A \$ 13.27 | 84 | D Â |
| Franklin Financial Services Corp. | 07/12/2012 | Â | P | 2 (1) | A \$ 13.56 | 86 | D Â |

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| | | | | | | | | | |
|-----------------------------------|------------|---|---|------------------|---|----------|--------------------|---|---|
| Franklin Financial Services Corp. | 07/26/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 14.1 | 88 | D | Â |
| Franklin Financial Services Corp. | 08/08/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 13.65 | 90 | D | Â |
| Franklin Financial Services Corp. | 08/23/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 13.53 | 93 ⁽²⁾ | D | Â |
| Franklin Financial Services Corp. | 09/13/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 14.25 | 95 | D | Â |
| Franklin Financial Services Corp. | 09/27/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 14.32 | 97 | D | Â |
| Franklin Financial Services Corp. | 10/11/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 14.33 | 99 | D | Â |
| Franklin Financial Services Corp. | 10/25/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 14.33 | 101 | D | Â |
| Franklin Financial Services Corp. | 11/08/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 14.03 | 103 | D | Â |
| Franklin Financial Services Corp. | 11/21/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 13.96 | 105 | D | Â |
| Franklin Financial Services Corp. | 12/13/2012 | Â | P | 2 ⁽¹⁾ | A | \$ 13.95 | 109 ⁽³⁾ | D | Â |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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(9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

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| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Price of Underlying Security (Instr. 5) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|

Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|--|---------------|-----------|---------|-------|
| | Director | 10% Owner | Officer | Other |
| Carmack Karen K 20 SOUTH MAIN STREET PO BOX 6010 CHAMBERSBURG, PA 17201 | ^ | ^ | ^ SVP | ^ |

Signatures

Karen K. Carmack by Catherine C. Angle, Corporate Secretary 01/17/2013

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Purchased through Franklin Financial's Stock Purchase Program.
- (2) Balance includes 1 share purchased on 8/22/2012 through Franklin Financial's Dividend Reinvestment Program.
- (3) Balance includes 2 shares purchased on 11/28/2012 through Franklin Financial's Dividend Reinvestment Program.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.