



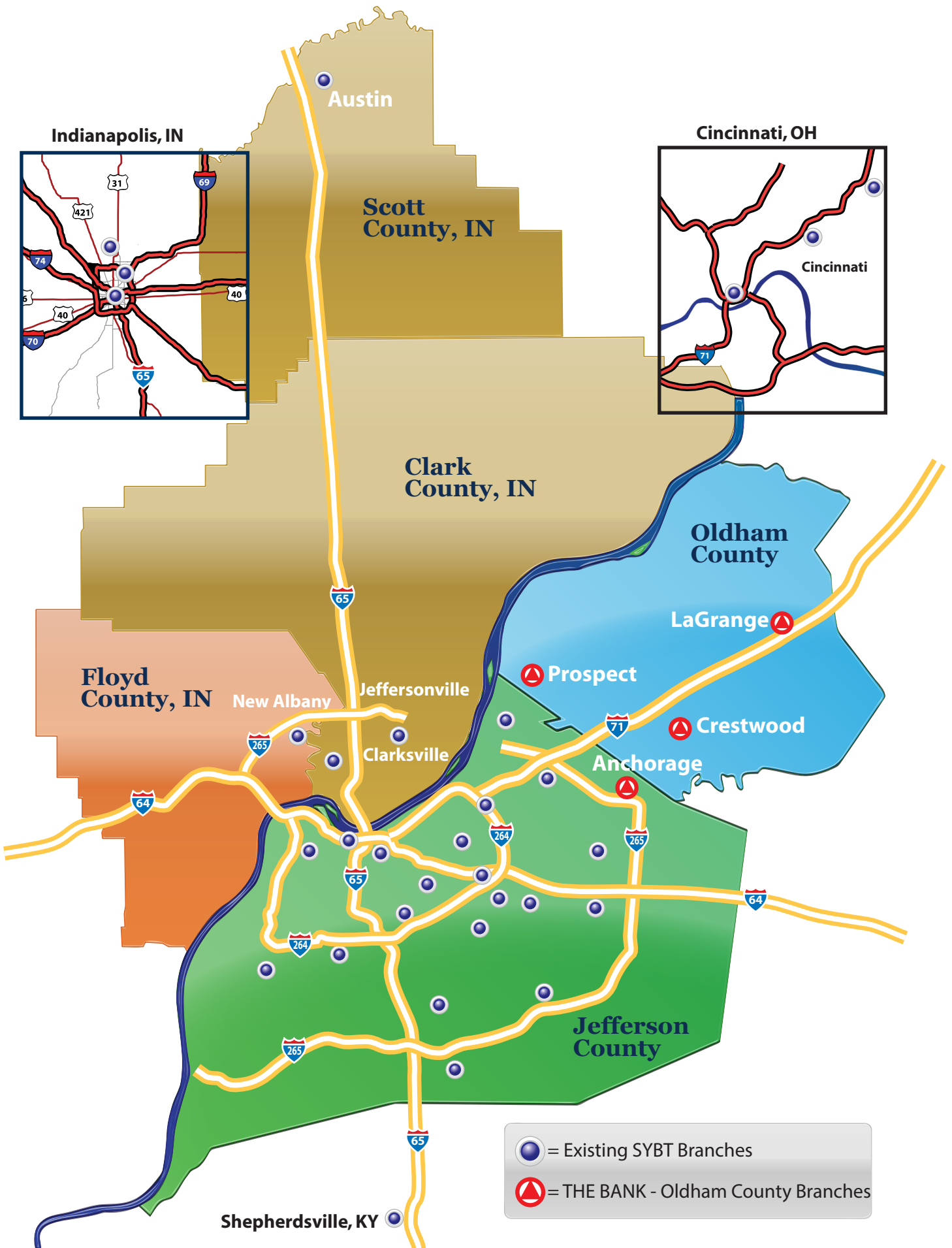
# Welcome!

THE BANK - OLDHAM COUNTY

**A Step-By-Step Guide for our  
new Stock Yards Bank customers**

**Stock  
Yards**  
Bank & Trust

**A TRUSTED PARTNER, since 1904.**



**A TRUSTED PARTNER  
since 1904**

Dear THE BANK - Oldham County Customer:

**Welcome!**

It is our pleasure to formally welcome you to the Stock Yards Bank & Trust family. On Monday, August 12th, 2013, all of THE BANK – Oldham County (a division of Stock Yards Bank & Trust) offices will become Stock Yards Bank & Trust offices. As we approach this exciting time, we continue to work through all of the operational and technological issues involved with a conversion. We are also providing training for our employees so that we will be able to answer all of your questions and assist you with your banking needs.

Our goal is to make this transition as smooth as possible while providing you with the personalized, exceptional service you've grown accustomed to. Since 1904, Stock Yards Bank & Trust has been known for the outstanding customer service provided to our customers – service that leads to "lifelong relationships".

**Included in This Booklet**

Please keep this booklet handy for the next few months. We think you will find this information helpful as you have questions related to your accounts and the conversion process. In the front of this booklet is a list of important dates to remember related to the conversion. In the pages that follow, you'll see information on all of our accounts and how your existing THE BANK accounts will be matched to new Stock Yards Bank accounts. You'll also see important information related to other banking services you may utilize, such as debit cards, online banking, bill pay and e-statements.

**We're Here to Help**

After reviewing the information enclosed, if you have any questions or concerns, please contact us at (502) 582-2571 or [onlinecustomerservice@syb.com](mailto:onlinecustomerservice@syb.com). We look forward to serving you as a Stock Yards Bank customer and helping you reach your financial goals.

Thank you!




David P. Heintzman  
Stock Yards Bank & Trust, Chairman & CEO



James A. Hillebrand  
Stock Yards Bank & Trust, President

**CUSTOMER SERVICE**

 (502) 582-2571

 [www.syb.com](http://www.syb.com)

 [onlinecustomerservice@syb.com](mailto:onlinecustomerservice@syb.com)

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**The dates below pertain to converting your THE BANK account(s) to a Stock Yards Bank & Trust account(s). Please make a note of the dates that impact you.**

<b>Week of July 22, 2013:</b>	New MasterCard Debit/ATM Cards will be mailed to existing cardholders
<b>Week of July 22, 2013:</b>	Begin activating your new SYBT MasterCard Debit and ATM cards
<b>August 5, 2013:</b>	Last day to schedule a bill payment using THE BANK bill pay
<b>August 9, 2013:</b> before 4:00 PM	Log in to THE BANK online banking bill pay system and print the information regarding bill payees and recurring payments for future reference
<b>August 9, 2013:</b> before 4:00 PM	Last day to have access to your account through THE BANK online banking
<b>August 12, 2013:</b>	Contact all utility companies, gyms, employers, etc. that you have authorized to debit or credit (direct deposit) your accounts and provide them with your new bank information.
<b>August 12, 2013:</b> @ 6:00 AM	Begin using your new SYBT Debit or ATM cards (provided the card has been activated)
<b>August 12, 2013:</b> @ 9:00 AM	Last day THE BANK Visa Debit and ATM cards will be active
<b>August 12, 2013:</b>	Properly destroy THE BANK Visa Debit and ATM cards
<b>August 12, 2013:</b> @ 6:00 AM	Begin using SYBT online banking and bill pay and log on through <a href="http://www.syb.com">www.syb.com</a>
<b>August 12, 2013:</b>	Begin making loan payments to Stock Yards Bank & Trust
<b>August 12, 2013:</b>	Begin using all 34 locations and ATMs of Stock Yards Bank & Trust

**LAGRANGE: (502) 222-8421**  
515 S. First Street LaGrange, KY 40031

<b>LOBBY</b>	<b>DRIVE-THRU</b>
M-Th: 8:30-4pm, F: 8:30-6pm, Sat: 8:30-12pm	M-Th: 8-5pm, F: 8-6pm, Sat: 8a-12pm

**CRESTWOOD: (502) 222-8422**  
6317 W. Hwy 146 Crestwood, KY 40014

<b>LOBBY</b>	<b>DRIVE-THRU</b>
M-Th: 8:30-4pm, F: 8:30-6pm, Sat: 8:30-12pm	M-Th: 8-5pm, F: 8-6pm, Sat: 8a-12pm

**NORTH OLDHAM: (502) 222-8423**  
12889 W. Hwy 42 Prospect, KY 40059

**LOBBY & DRIVE-THRU**  
M-Th: 8:30-5pm,  
F: 8:30-6pm,  
Closed Saturdays

**ANCHORAGE: (502) 222-8424**  
12900 Factory Lane Louisville, KY 40245

**LOBBY & DRIVE-THRU**  
M-Th: 8:30-5pm,  
F: 8:30-6pm,  
Sat: 8:30-12pm

**Other Stock Yards Bank & Trust Locations**

(NOTE: hours differ by location - see "Locations" at [www.syb.com](http://www.syb.com))

**LOUISVILLE OFFICES:**

Blankenbaker Office:  
1901 Blankenbaker Parkway  
Louisville KY 40299  
(502) 625-0888

Broadway Office:  
2710 W. Broadway  
Louisville KY 40211  
(502) 625-1782

Dixie Office:  
5220 Dixie Highway  
Louisville KY 40216  
(502) 625-2288

Downtown Office:  
214 South Fifth Street  
Louisville KY 40202  
(502)

Dupont Office:  
4098 Dutchmans Lane  
Louisville KY 40207  
(502) 625-1870

Fern Creek Office:  
10000 Will Way  
Louisville KY 40291  
(502) 625-1785

Highlands Office:  
2292 Bardstown Road  
Louisville KY 40205  
(502) 625-1050

Hikes Point:  
3063 Breckinridge Lane  
Louisville KY 40220  
(502) 625-1910

Hillview Office:  
5026 Mud Lane  
Louisville KY 40229  
(502) 625-1030

Main Office:  
1040 East Main Street  
Louisville KY 40206  
(502) 625-1790

Middletown Office:  
11800 Shelbyville Road  
Louisville KY 40223  
(502) 625-2290

Outer Loop Office:  
4537 Outer Loop  
Louisville KY 40219  
(502) 625-2599

Poplar Level Office:  
4016 Poplar Level Road  
Louisville KY 40213  
(502) 625-2299

Prospect Office:  
9201 U.S. Hwy 42  
Prospect, KY 40059  
(502) 625-9210

Rudy Lane Office:  
4800 Brownsboro Road  
Louisville KY 40207  
(502) 625-0800

Shepherdsville Office:  
183 Adam Shepherd Parkway  
Shepherdsville, KY 40165  
(Louisville) 625-9915  
(Shepherdsville) 543-1511

St. Matthews Office:  
3794 Lexington Road  
Louisville KY 40207  
(502) 625-2280

Springhurst Office:  
9400 Brownsboro Road  
Louisville KY 40241  
(502) 625-2400

Stony Brook Office:  
2811 Hurstbourne Parkway  
Louisville KY 40220  
(502) 625-2444

Third & Tenny Office:  
4825 South Third Street  
Louisville KY 40214  
(502) 625-2552

**SOUTHERN INDIANA:**

Austin Office (Indiana):  
275 Highway 31 North  
Austin IN 47102  
(812) 794-2191

Charlestown Road Office (Indiana):  
2860 Charlestown Rd  
New Albany, IN 47150  
(812) 542-0653

Clarksville Office (Indiana):  
227 East Highway 131  
Clarksville IN 47129  
(812) 945-0635

Jeffersonville Office (Indiana):  
3230 E. Hwy 62  
Jeffersonville IN 47130  
(812) 285-9080

**INDIANAPOLIS OFFICES:**

Binford Office:  
6840 Lake Plaza Drive  
Indianapolis IN 46220  
(317) 238-2860

Carmel Office:  
11450 N. Meridian Street  
Carmel, IN 46032

Downtown Office:  
136 East Market Street  
Indianapolis, IN 46204  
(317) 238-2800

**CINCINNATI OFFICES:**

Downtown Office:  
101 W. Fourth Street  
Cincinnati, OH 45202  
(513) 824-6100

Hyde Park Office:  
3880-A Paxton Avenue  
Hyde Park Plaza  
Cincinnati, OH 45209  
(513) 824-6130

Madeira Office:  
7124 Miami Avenue  
Cincinnati, OH 45243  
(513) 824-6160



If your checking account has a duplicate account number, you will receive a separate letter from Stock Yards Bank this week with details on how we will remedy this situation. If you do not receive a letter, your account number will not change.

**If you are notified that you have a duplicate checking account number:**

You will retain your current checking account number, but with the following modifications:

- Your current account number will be converted to an 8 digit number. The first digit will be the numeral "4". The last digits of your account number will be your current account numbers. Zeroes will be added between the "4" and your current account number for your 8 digit number.

For example – your current account number is 12345. Your new account number will be 40012345.

- Complimentary checks will be issued to you the week of August 12th, 2013, with your new account number. Please begin using these checks and new deposit tickets immediately and destroy all old checks and deposit tickets that contain your old account number.

*NOTE: If you do not have a duplicate account number, you may continue using your current THE BANK - Oldham County checks. You will receive Stock Yards Bank checks upon your next reorder.*

- We realize you may have checks written from your old account number. These checks will continue to clear your account after August 12, 2013. Please do not write any new checks that contain your old account number after August 12th.
- ***If you have direct deposits or any automatic deductions or payments attached to your checking account, please refer to pg. 13*** for instructions on how to notify the appropriate parties that your account number has changed.

**Home Equity Lines:**

All Home Equity Line (HELOC) account numbers will change. You will receive a letter later this week notifying you of your new account number. You will receive an order of complimentary HELOC checks the week of August 12th, 2013. Please begin using these immediately and destroy all old HELOC checks.

Depending on your current THE BANK account, we have an account that fits you! Below are the four checking accounts that we offer with the account details for each one.

**Your account will convert on August 12, 2013 to a Stock Yards Bank account.** You'll receive a letter prior to July 12th detailing your new, pre-selected account. For more information on how this selection was made, you may use the account finder flow-chart on the following page.

### THE BANK accounts:

- EZ CHECKING
- TBOC CHECKING
- GOLDEN CHECKING PLUS
- INTEREST CHECKING

Refer to your personalized letter for your account conversion.

### Stock Yards Bank accounts:

- NO MINIMUM CHECKING
- PREMIER INTEREST CHECKING
- SYB 50+ INTEREST CHECKING
- PLATINUM CHECKING

The following accounts will convert automatically as follows:

PRIVILEGED EMPLOYEE ACCOUNT → PAYROLL PERKS CHECKING

BOUNCE-BACK CHECKING → BOUNCE-BACK CHECKING (STAYS THE SAME)

➤ **Will I still be able to access my account information through the telephone?**

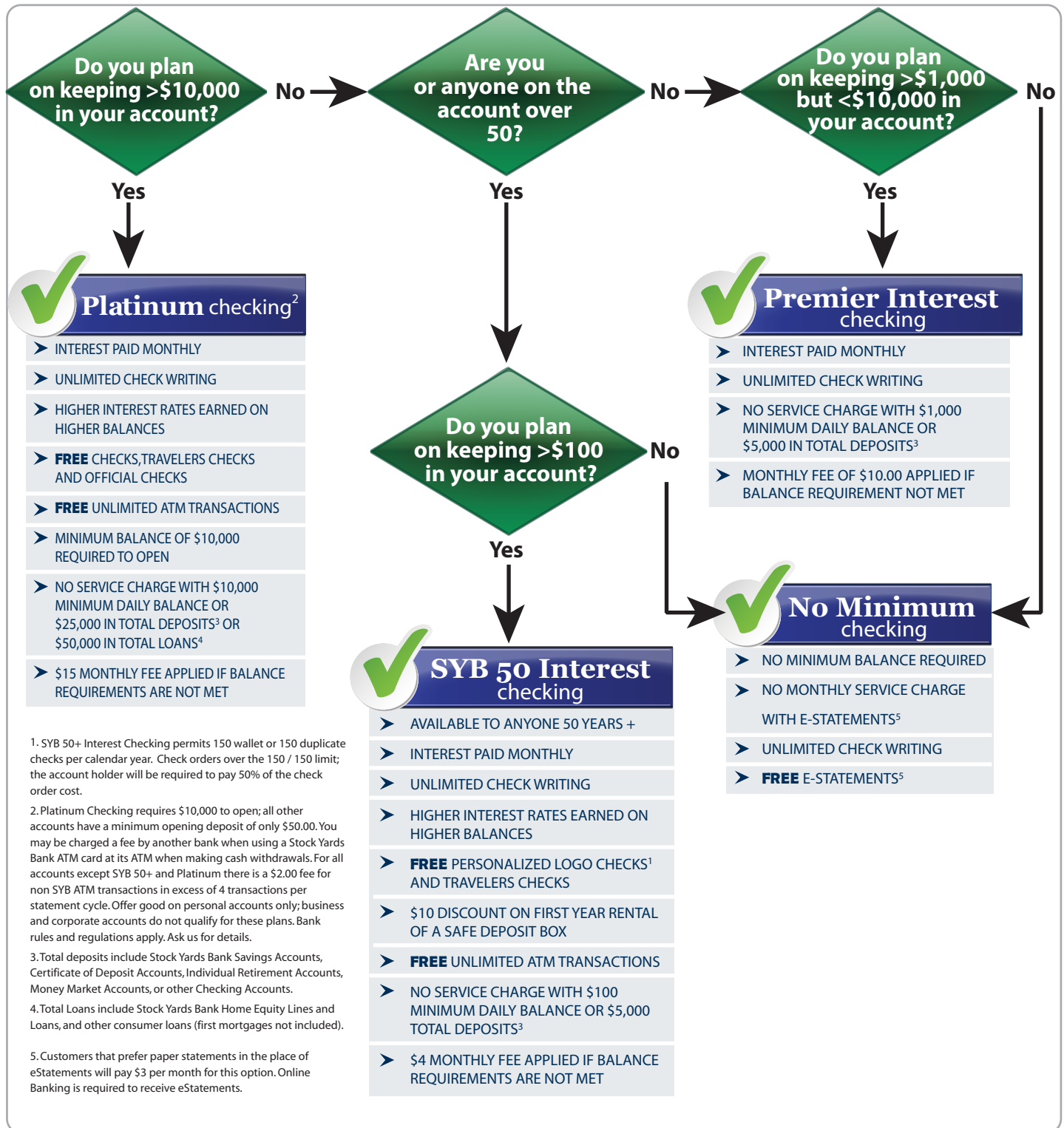
Yes. Beginning August 12, 2013 you may access your account information by calling 502-625-2411. You will use your current THE BANK Touch Tone Banker PIN to access your account information in the SYBankline, automated telephone banking system.

If you receive the message, "Your Personal Identification Number has expired," please stay on the line and follow the prompts to create a new PIN.



# Account Finder Flow Chart

Choosing the right account is easy with our Account Finder Flow Chart. Just follow the questions below to find the account to fit your needs.



## Checking/Savings Rates

The following rates are applicable to Checking/Savings Accounts.  
Rates accurate as of June 19, 2013.

### Interest Rates accurate as of June 19, 2013

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE TO OBTAIN APY	ANNUAL PERCENTAGE YIELD	INTEREST RATE
<b>STATEMENT SAVINGS (PERSONAL)</b>	\$50.00	Member FDIC 0.01	0.03	0.03
<b>PREMIER INTEREST CKG</b>	\$50.00	0.01	0.01	0.01
<b>SYB 50 + INTEREST CHECKING</b>	\$50.00	Balance \$0.00 - \$4,999 Balance \$5,000 - \$24,999 Balance \$25,000 and over	0.01 0.03 0.05	0.01 0.03 0.05
<b>PLATINUM CHECKING</b>	\$10,000.00	Balance \$0.00 - \$4,999 Balance \$5,000 - \$24,999 Balance \$25,000 - \$99,999 Balance \$100,000 and over	0.00 0.03 0.07 0.10	0.00 0.03 0.07 0.10
<b>PREMIER MONEY MARKET (PERSONAL)</b>	\$1,000.00	Balance \$0 - \$9,999 Balance \$10,000 - \$24,999 Balance \$25,000 - \$49,999 Balance \$50,000 - \$499,999 Balance \$500,000 and over	0.03 0.07 0.10 0.15 0.20	0.03 0.07 0.10 0.15 0.20
<b>** PLATINUM MONEY MARKET (PERSONAL)</b>	\$10,000.00	Balance \$0 - \$9,999 Balance \$10,000 - \$24,999 Balance \$25,000 - \$49,999 Balance \$50,000 - \$99,999 Balance \$100,000 and over	0.03 0.07 0.10 0.20 0.25	0.03 0.07 0.10 0.20 0.25
<b>HEALTH SAVINGS ACCOUNT</b>	\$25.00	Balance \$0 - \$99.99 Balance \$100.00 - \$1,999.99 Balance \$2,000 - \$4,999.99 Balance \$5,000 and over	0.00 0.05 0.10 0.15	0.00 0.05 0.10 0.15
<b>PAYROLL PERKS</b>		0.01	0.01	0.01

\* Rates are variable and may change after account opening; fees may reduce earnings \*

\*\*Requires a Platinum Checking account\*\*

**Rate Information:** The interest rate, yield and applicable tiers for your account is shown on the current Rate Sheet. All rates shown (except the rates for certificates of deposit, which are fixed for the term of the account) are variable rates that may change at any time at our discretion and may change daily. The rates on any accounts with tiered rates depend on the balance in the account.

**Interest Checking Accounts:** If the Account is interest-bearing, we have structured the Account in a nontraditional way so that it consists of two subaccounts. One of these is an interest-earning checking subaccount, and you will transact business on this subaccount. The other is a non-transaction subaccount. You cannot directly access the non-transaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. We will make these automatic transfers so that your ability to use your funds through your interest-earning checking account will be no different than for traditional interest-earning checking accounts. You will not see any difference between the way your account operates and the way a traditionally organized interest-earning account operates, but this structure makes us more efficient and helps to keep costs down.

#### NO MINIMUM CHECKING ACCOUNT

*Minimum balance to open the account* - You must deposit \$50.00 to open this account.  
*Fees:* No Service Fee with eStatements, \$3 with paper statements.

We have organized your checking account in a nontraditional way. One of these is a checking subaccount, and you will transact business on this subaccount. The other is a non-transaction subaccount. You cannot directly access the non-transaction subaccount, but you agree that we may automatically, without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. We will make these automatic transfers so that your ability to use your funds through your checking account will be no different than for traditional checking accounts. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this structure makes us more efficient and helps to keep costs down.

#### PREMIER INTEREST CHECKING ACCOUNT

*Rate Information* - Your interest rate and annual percentage yield may change. *Frequency of rate changes* - We may change the interest rate on your account at any time. *Determination of rate* - At our discretion, we may change the interest rate on your account. *Compounding and crediting frequency* - Interest will be compounded every month. Interest will be credited to your account every month. *Effect of closing an account* - If you close your account before interest is credited, you will not receive the accrued interest. *Minimum balance to open the account* - You must deposit \$50.00 to open this account. *Minimum balance to avoid imposition of fees* - A monthly service charge fee of \$10.00 will be imposed

every statement cycle if the balance in the account falls below \$1,000.00 minimum daily balance or \$5,000.00 in total deposit balances\* any day of the cycle. \*Total deposits include Stock Yards Bank savings accounts, certificates of deposit accounts, Individual Retirement Accounts, money market accounts, or other checking accounts.

*Minimum balance to obtain the annual percentage yield disclosed* - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield. *Daily balance computation method* - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. *Accrual of interest on noncash deposits* - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

#### SYB 50+ INTEREST CHECKING ACCOUNT (Must be 50 or over)

*Rate Information* - Your interest rate and annual percentage yield may change. *Frequency of rate changes* - We may change the interest rate on your account at any time. *Determination of rate* - At our discretion, we may change the interest rate on your account. This is a tiered rate account. See separate rate schedule for tiered rates and balances. *Compounding and crediting frequency* - Interest will be compounded every month. Interest will be credited to your account every month. *Effect of closing an account* - If you close your account before interest is credited, you will not receive the accrued interest. *Minimum balance to open the account* - You must deposit \$50.00 to open this account.

- \$100 minimum balance requirement
- \$4 Service Fee if min. balance not met

*Daily balance computation method* - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. *Accrual of interest on noncash deposits* - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

#### PLATINUM CHECKING ACCOUNT

*Rate Information* - Your interest rate and annual percentage yield may change. *Frequency of rate changes* - We may change the interest rate on your account at any time. *Determination of rate* - At our discretion, we may change the interest rate on your account. This is a tiered rate account. See separate rate schedule for tiered rates and balances. *Compounding and crediting frequency* - Interest will be compounded every month. Interest will be credited to your account every month. *Effect of closing an account* - If you close your account before interest is credited, you will not receive the accrued interest. *Minimum balance to open the account* - You must deposit \$10,000.00 to open this account. *Minimum balance to avoid imposition of fees* - A monthly service charge fee of \$15.00 will be imposed every statement cycle if the balance in the account falls below \$10,000.00 minimum daily balance or \$25,000.00 in total deposits or \$50,000.00 in total loan balances\*\* (excluding first mortgages) any day of the cycle. \*\*Total loans include Stock Yards Bank Home Equity Lines and Loans, and other Consumer Loans (first mortgages not included). *Daily balance computation method* - We use the daily

balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. *Accrual of interest on noncash deposits* - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

#### STATEMENT SAVINGS PERSONAL ACCOUNT

*Rate Information* - Your interest rate and annual percentage yield may change. *Frequency of rate changes* - We may change the interest rate on your account at any time. *Determination of rate* - At our discretion, we may change the interest rate on your account. *Compounding and crediting frequency* - Interest will be compounded every month. Interest will be credited to your account every quarter. If you close your savings account before interest is credited, you will receive the accrued interest. *Minimum balance to open the account* - You must deposit \$50.00 to open this account. *Minimum balance to obtain the annual percentage yield disclosed* - You must maintain a minimum balance of \$.01 in the account each day to obtain the disclosed annual percentage yield. *Daily balance computation method* - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. *Accrual of interest on noncash deposits* - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). **Transaction limitations:** Transfers from a Statement Savings Personal account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer are limited to six per calendar month with no transfers by check, draft, debit card, or similar order to third parties. **Fees:** A per withdrawal fee of \$2.00 will be charged for each withdrawal in excess of three during a month.

#### PREMIER MONEY MARKET ACCOUNT

*Rate Information* - Your interest rate and annual percentage yield may change. *Frequency of rate changes* - We may change the interest rate on your account at any time. *Determination of rate* - At our discretion, we may change the interest rate on your account. This is a tiered rate account. See separate rate schedule for tiered rates and balances. *Compounding and crediting frequency* - Interest will be compounded every month. Interest will be credited to your account every month. If you close your money market account before interest is credited, you will not receive the accrued interest. *Minimum balance to open the account* - You must deposit \$1,000.00 to open this account. *Minimum balance to avoid imposition of fees* - A monthly service charge fee of \$10.00 will be imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle. *Daily balance computation method* - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. *Accrual of interest on noncash deposits* - Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). **Transaction limitations:** Transfers from a Premier Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer

transfer or by check, draft, or similar order to third parties are limited to six per monthly statement cycle.

**CERTIFICATE OF DEPOSIT PLEDGES** - Any pledge of this account (to which we have agreed), must first be satisfied before the rights of any joint account survivor, pay-on-death beneficiary or trust account beneficiary become effective. For example, if one joint tenant pledges the account for payment of a debt and then dies, the surviving joint tenant's rights in this account are subject first to the payment of the debt. *Rate Information* - Please refer to our separate rate sheet for current interest rate and annual percentage yield information. You will be paid this rate until first maturity. *Compounding frequency* - Interest will be compounded quarterly. *Crediting frequency* - Interest will be credited to your account quarterly. *Minimum balance to open the account* - You must deposit \$500.00 - except 13 Month Penalty Free CD is \$10,000.00 to open this account. *Minimum balance to obtain the annual percentage yield disclosed* - You must maintain a minimum balance of \$500.00 - except 13 Month Penalty Free CD is \$10,000.00 in the account each day to obtain the disclosed annual percentage yield. *Daily balance computation method* - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. *Accrual of interest*

*on noncash deposits* - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations:** You cannot make additional deposits to this account during a term (other than credited interest). You cannot withdraw principal from this account without our consent except on or after maturity. (For accounts that automatically renew, there is a grace period after each renewal date during which withdrawals are permitted without penalty.) In certain circumstances, such as the death or incompetence of an account owner, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan. *Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity)* - if we consent to a request for a withdrawal that is otherwise not permitted, you may have to pay a penalty. The penalty will be amount equal to:

- If your account has an original maturity of 12 months or less:  
The fee we may impose will be \$25.00 plus 1% of amount withdrawn.
- If your account has an original maturity of more than 12 months: The fee we may impose will be \$25.00 plus 3% of amount withdrawn.

*Withdrawal of interest prior to maturity* - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

*Automatically renewable time account* - This account will automatically renew at maturity. Each renewal term will be the same as the original one, beginning on the maturity date. You must notify us in writing before, or within a 10 day grace period after the maturity date if you do not want this account to automatically renew. Interest earned during one term that is not withdrawn during or immediately after that term is added to principal for the renewal term.

The rate for each renewal term will be determined by us on or just before the renewal date. You may call us on or shortly before the maturity date and we can tell you what the interest rate will be for the next renewal term. On accounts with terms of longer than one month we will remind you in advance of the renewal and tell you when the rate will be known for the renewal period. If the account automatically renews, it will be renewed for a like term at the best available rate as posted by us for similarly issued accounts of like term. See your plan disclosure if this account is part of an IRA or Keogh.

Overdraft Privilege is a discretionary service designed to help prevent your insufficient funds items from being returned or declined. This service is similar to the Sure Pay program provided by THE BANK - Oldham County. If you are currently a Sure Pay customer, you will automatically be converted to the Overdraft Privilege Program at Stock Yards Bank & Trust. The chart below illustrates the features of Sure Pay versus Stock Yards Bank Overdraft Privilege:

Feature	Sure Pay (THE BANK Product)	Overdraft Privilege (SYB Product)
Non-Sufficient Funds (NSF) Fee per Item	\$30.00	\$33.00
Overdraft (OD) Limit - Consumer	\$300 for EZ Checking; \$500 all other accounts	\$500 all accounts
Minimum OD Amount to Incur a Fee	\$5.00	\$5.00
Daily Limit on per item fees	3 per day	6 per day
Continuous OD Fee	None	\$5 per day after the 11th day overdrawn
Eligibility	<ul style="list-style-type: none"> <li>Account open 60 days</li> <li>Aggregate deposits of \$300 in EZ Checking &amp; \$500 in all other accounts</li> </ul>	<ul style="list-style-type: none"> <li>Account open 60 days</li> <li>Aggregate deposits of \$1,000 in previous two-month period</li> <li>Positive balance within 30-day period for a minimum of 24 hours</li> <li>No defaults on any SYB loans or accounts</li> <li>No legal, administrative orders, or levy</li> </ul>

➤ **What if I do not want Overdraft Privilege?**

You may request to discontinue the Overdraft Privilege service in its entirety at any time by contacting us at (502) 625-2463 or (502) 625-0816.

➤ **What if I had an account linked to my checking in case of an overdraft?**

If your checking account is linked to another transaction account (DDA, Savings or Money Market) or a line of credit for overdraft purposes, this feature will remain in effect with no changes.

➤ **Other important information:**

Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of fees incurred on your account.

➤ **What if I want Stock Yards Bank to pay my overdrafts caused by ATM and everyday debit card transactions?**

If you are currently a Sure Pay customer and you have provided THE BANK - Oldham County with your choice to opt-in to the payment of overdrafts caused by ATM and everyday debit card transactions, Stock Yards Bank & Trust will continue to honor your opt-in choice.

You may revoke your authorization for Stock Yards Bank to pay these overdrafts at any time by calling (502) 625-2463 or (502) 625-0816, emailing us at [overdraftprivilege@syb.com](mailto:overdraftprivilege@syb.com), coming by a branch, or by mailing your revocation of consent to P.O. Box 36549, Louisville, KY 40233-9969. Your revocation must include both your name and account number.

It is the policy of Stock Yards Bank & Trust to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

The Deposit Account Agreement and Disclosure provided within this document regarding your new Stock Yards Bank account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and Stock Yards Bank & Trust with regard to your checking account. The Deposit Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Overdraft Privilege Disclosure and the Deposit Account Agreement and Disclosure. A copy of the Deposit Account Agreement and Disclosure is available to you on request from your Stock Yards Bank & Trust officer.

The Overdraft Privilege is not a line of credit. However, if you inadvertently overdraw your account, we will have the discretion to pay the overdraft, subject to the limit of your Overdraft Privilege and the amount of the overdraft fee. Stock Yards Bank & Trust is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by Stock Yards Bank & Trust of an overdraft check (or item, such as an ATM withdrawal) does not obligate Stock Yards Bank & Trust to pay any other overdraft check (or item), or to provide prior notice of its decision to refuse to pay such check (or item).

Pursuant to Stock Yards Bank & Trust's commitment to always provide you with the best level of service, now and in the future,

- 1) If your consumer account (primarily used for personal and household purposes) has been open for at least sixty (60) days, or if your commercial account has been open for at least sixty (60) days, you do not have a line of credit for overdraft protection, and thereafter you maintain your account in good standing, which

includes at least:

- 2) Making deposits totaling at least \$1,000 for personal and DBA accounts or \$2,000 for business accounts in the prior two months combined;
  - 3) Bringing your account to a positive balance within every thirty (30) day period for a minimum period of 24 hours;
  - 4) Not being in default on any loan or other obligation to Stock Yards Bank & Trust and
  - 5) Not being subject to any legal or administrative order or levy,
- Stock Yards Bank & Trust will have the discretion to pay overdrafts within the Overdraft Privilege limit, but payment by Stock Yards Bank & Trust is a discretionary courtesy and not a right of the customer or an obligation of Stock Yards Bank & Trust. Stock Yards Bank & Trust, in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause.

This privilege for consumer checking accounts will generally be limited to a maximum of \$500 overdraft (negative) balance. This privilege for commercial accounts will generally be limited to a maximum of \$1,000 overdraft (negative) balance. Of course, any and all fees and charges, including without limitation the non-sufficient funds fees (as set forth in our fee schedules and deposit account agreement and disclosure), will be included as part of this maximum amount. It may be possible that your account will become overdrawn in excess of the Overdraft Privilege amount as a result of the assessment of a fee.

The total of the discretionary Overdraft Privilege (negative) balance, which includes any and all fees and charges, including all non-sufficient funds/overdraft fees is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account Agreement and Disclosure. Our standard Overdraft fee of \$33 will be imposed for overdrafts created by checks, ACH, ATM withdrawals, everyday debit card transactions,

in-person withdrawals, or by other electronic means. If your account balance remains overdrawn for longer than 11 days, we will charge your account a daily overdraft fee of \$5 for each of the consecutive business days the account remains overdrawn, beginning with day 12. If a negative balance remains on your account for more than 45 days, we may close your account and report your information to an outside Collection Agency and Efund, a national reporting agency. This may affect your ability to open a checking account at another financial institution. Transactions may not be processed in the order in which they occurred, and the order in which transactions are received and processed may impact the total amount of fees incurred. ACH items are paid first, low dollar to high dollar, and checks are paid next, low check number to high check number.

For our consumer customers Stock Yards Bank & Trust will not pay overdrafts for ATM or everyday debit card transactions unless Stock Yards Bank & Trust has provided you with the notice required by section 205.17(b) of Regulation E and you have opted in to the payment of these overdrafts. In order to avoid overdrafts due to ATM and everyday debit card transactions, Stock Yards Bank & Trust will place a hold on your account for any ATM or everyday debit card transaction authorized for three days or until the transaction settles, whichever ever comes first. Be aware that if the hold falls off the account before the transaction settles, the transaction will still be paid.

Both consumer and commercial customers may opt out of the Overdraft Privilege services for check, ACH and debit card bill payment transactions at any time by contacting one of our Account Services Representatives.



If you currently have a THE BANK - Oldham County Debit or ATM card, you will be issued a new Stock Yards Bank Master Card Debit or ATM card. It will be mailed out in a plain white envelope the week of July 22, 2013. Immediately after receiving your card in the mail, you may call 1-800-992-3808 to activate your new card and select your PIN; there will not be a separate PIN mailer.

**NOTE: You will NOT be able to use your new card until *Monday, August 12th, 2013 starting at 6:00 AM and only after it has been activated by calling 1-800-992-3808.***

➤ **Can I still use my THE BANK - Oldham County Debit/ATM card?**

Your current THE BANK - Oldham County card will continue to work until 9:00 AM on August 12th.

➤ **When can I start using my new Stock Yards Bank Debit/ATM Card?**

You may start using your new card on August 12th at 6:00 AM, given that it has been activated.

➤ **How do I activate my new Debit/ATM card?**

Your new Stock Yards Bank Debit/ATM card may be activated by calling the phone number located on the sticker on the face of your new card. That number is 1-800-992-3808. You will be able to activate your card and select your PIN at the same time after verifying security questions.

You may activate your card any time after you receive it in the mail, but you will not be able to use the card until **August 12th at 6:00 AM.**

➤ **What if I do not receive my new Debit/ATM card?**

If you have not received your new Debit/ATM card by August 5th, please contact customer service at (800) 625-9066 or (502) 582-2571.

➤ **What fees apply to my card?**

You may incur a fee from using a Non-SYB ATM. These fees may vary based on the ATM used.

➤ **What are the daily limits on my new card?**

Type of Card	ATM Limit	POS* Limit	Offline ATM Limit	Offline POS* Limit
Personal Debit Card	\$600	\$2,000	\$300	\$800
Business Debit Card	\$600	\$5,000	\$300	\$800
ATM Only Cards	\$600	\$2,000	\$300	\$800

\*POS (Point of Sale): This refers to purchases made with your debit card at any retail locations (includes online purchases).

➤ **Will I still be able to use the same ATM's?**

As of August 12th, you will be able to use any of the 34 Stock Yards Bank and Trust ATMs (including the previous THE BANK ATMs) in the Oldham County, Louisville, and Southern Indiana, Indianapolis or Cincinnati areas.

The Alliance One network will no longer be effective as of August 12th. Any ATM transactions that occur at Alliance Participating Credit Unions or Banks will now be considered a Non-SYB transaction and be subject to fees, where they may apply.



➤ **What should I do if I have automatic payments linked to my Debit Card?**

**IMPORTANT:**

If you have any automatic payments linked to your THE BANK Debit card, you will need to notify those vendors of your new Stock Yards Bank card number and expiration date, effective August 12th, 2013.

If you do not change your debit card information, any payments that attempt to be paid from your THE BANK debit card will be rejected as of August 12th, 2013.

➤ **Should I notify the bank if I will be traveling outside of the region and plan on using my Debit/ATM Card?**

Yes, you should contact us as soon as possible to ensure that your card will work properly while you travel; especially if you plan to travel outside the United States.

➤ **Are there countries that are blocked or restricted for Debit Card Purchases or ATM usage?**

Yes. Our Fraud Protection system prevents transactions from blocked countries. If you would like a list of these countries, or if you have difficulties using your card in certain countries, please contact customer service at (800) 625-9066 or (502) 582-2571.

➤ **How do I sign up for Master Card Secure Code?**

THE BANK - Oldham County offered a service through Visa called "Verified by Visa". This service was exclusively for Visa cardholders and offered customers added security by helping ensure they were the only customer to use their Visa card online. This 'Verified by Visa' service will discontinue, but will be replaced by Master Card Secure Code.

To register for Master Card Secure Code, simply go to <http://syb.com/personal/banking/cards/> and look for the 'To Register for Secure Code' link. This will take you to the Master Card Secure Code website where you will be able to register.

*Important: You will not be able to register for Master Card Secure Code until your card is both activated and live on August 12th, 2013.*

If you have direct deposits being made into your account or any automatic payments being deducted from your account at THE BANK - Oldham County, it is CRITICAL that you notify your employer, the Social Security Administration or the company making deposits into or withdrawals from your account to update your banking information. If you fail to do so, your deposit or payment will be returned as "Account Closed" after a period of ninety (90) days.

### **How do I change my banking information with my employer or with the company/agency that is debiting/crediting my account at THE BANK - Oldham County?**

#### ➤ **How to Change Your Direct Deposit(s):**

Complete a Change Direct Deposit Form (pg 14) to switch your current direct deposit(s). In order to successfully complete this step, you will need to make copies of the form and complete it for each party that makes a direct deposit into your account. You may also contact the company directly to request their change form.

#### ➤ **How to Change Your Automatic Payments:**

A Change of Automatic Deductions Form (pg 15) is required to make sure recurring, automatic payments or withdrawals (such as mortgage, insurance, or car payments) continue to come out of your new Stock Yards Bank account. In order to successfully complete this step, you can make copies of the form and complete it for each party that is debiting your account. You may also contact the company directly to request their change form.

## Change Direct Deposit Form

Use this form to instruct institutions to redirect recurring direct deposits such as payroll, Social Security, dividends, annuities, or periodic distributions from your retirement account.

- Follow these easy steps:
1. Complete this form for your employer (or other pay source) that makes deposits into your account.
  2. Sign and date the form.
  3. Mail the form to each institution that is currently authorized to make automatic deposits to your account.

### Attention:

EMPLOYER'S NAME:

EMPLOYER'S ADDRESS:

CITY, STATE, ZIP CODE:

### To Whom It May Concern:

I currently have my automatic deposits going to:

FINANCIAL INSTITUTION:

THE BANK - OLDHAM COUNTY

ACCOUNT NUMBER:

ABA ROUTING NUMBER:

083902303

Please switch my automatic deposits to this account:  CHECKING  SAVINGS

**Stock Yards Bank & Trust**  
**1040 E. Main Street**  
**Louisville, KY 40206**

Your new **Account Number:**

Your new **ABA Routing Number:**

083000564

Effective:  IMMEDIATELY

BEGINNING

DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

If you have any questions, please call me at:

( )

► SIGNATURE:

X

DATE:

### HELPFUL INFORMATION

#### ► VERIFY THE FORM

Contact each deposit source to make sure you are not required to use some special form.

#### ► FOLLOW UP...

Direct deposit should take effect within three deposit periods—if you don't see it by then, contact your income source.

#### ► CHECK YOUR ACCOUNT...

To confirm that your check is being deposited into your Stock Yards Bank account go to [www.syb.com](http://www.syb.com), check your statement, or call our customer service center at 1-800-625-9066.

#### ► MAKE SURE....

All automatic deposits have been switched to your new Stock Yards Bank account.

# Change of Automatic Deductions Form

Use this form to have payments like mortgage payments, gym membership fees and insurance premiums automatically deducted from your new Stock Yards Bank account.

Follow these easy steps:

1. Complete the form below for each of the authorized companies you do business with using autopay.
2. Sign and date the form.
3. Mail the form to the company that is currently authorized to make automatic deductions from your account.

## Attention:

COMPANY NAME:

COMPANY ADDRESS:

CITY, STATE, ZIP CODE:

## To Whom It May Concern:

I have recently changed banks and need to have my automatic deductions switched to my new account at Stock Yards Bank. My information is as follows:

NAME ON ACCOUNT:

ACCOUNT NUMBER OR POLICY/MEMBER NUMBER:  FOR MY: (WHAT THE PAYMENT IS FOR)

DEDUCTION AMOUNT: \$  RECURRING DATE:

I currently have my automatic deductions made from:

FINANCIAL INSTITUTION:

ACCOUNT NUMBER:

ABA ROUTING NUMBER:

Please switch my automatic deductions to this account:  CHECKING  SAVINGS

**Stock Yards Bank & Trust**  
**1040 E. Main Street**  
**Louisville, KY 40206**

Your new **Account Number:**

Your new **ABA Routing Number:**

Effective:  IMMEDIATELY  BEGINNING DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

If you have any questions, please call me at:

SIGNATURE:  DATE:

## HELPFUL INFORMATION

**AUTOMATIC DEDUCTIONS?**  
These are recurring payments automatically deducted from your account on a regular basis. Examples are gym membership fees and insurance premiums.

**DIRECT DIAL...**  
Contact each company to find out the address of the main accounting office, where you should send this form. Make sure no other forms are required.

**CHECK YOUR ACCOUNT...**  
To confirm that this request has been processed, log into your Stock Yards Bank account go to [www.syb.com](http://www.syb.com), check your statement, or call our customer service center at 1-800-625-9066.

**MAKE SURE...**  
All automatic deductions have been switched over to your new Stock Yards Bank account.

As you send out each form, make a note of when you sent it and when you should verify that the switch has been made.

### Direct Deposits/Automatic Deposits:

COMPANY NAME & PHONE NUMBER	DATE LETTER MAILED	ESTIMATED SWITCH DATE	VERIFIED
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

### Automatic Deductions:

COMPANY NAME & PHONE NUMBER	DATE LETTER MAILED	ESTIMATED SWITCH DATE	VERIFIED
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

#### HELPFUL INFORMATION

➤ **HOW LONG DOES IT TAKE?**  
 You should estimate about **two months** from the time the company receives the form you filled out before your change takes effect.

## Top ACH Payee List

Below is a list of companies that are most often used by our customers to pay via an automated deduction from their account.

### This might help...

We know updating your bill services and automatic payees is time consuming, so we thought we'd include this list of local companies to help make the task a little easier.

COMPANY NAME:	PHONE NUMBER:
AT&T	(888) 757-6500
AT&T MOBILITY	(888) 757-6500
AT&T UVERSE	(800) 288-2020
COURIER JOURNAL	(800) 866-2211
DIRECT TV	(800) 288-1145
DISH	(800) 722-7500
ID WASTE	(502) 966-0117
INSIGHT COMM	(502) 357-4660
KU ELECTRIC	(800) 981-0600
LAGRANGE UTILITIES	(502) 222-9325
LG&E	(502) 589-1444
LOUISVILLE WATER CO	(502) 569-3600
OLDHAM ERA	(502) 222-7138
RUMPKE WASTE	(800) 678-6753
SOCIAL SECURITY	(800) 772-1213
SPRINT NEXTEL	(866) 866-7509
T-MOBILE	(877) 453-1304
VERIZON WIRELESS	(800) 922-0204

#### HELPFUL INFORMATION

- **AUTOMATIC DEDUCTIONS?**  
These are recurring payments automatically withdrawn from your account on a regular basis. Examples are mortgage payments, gym membership fees and insurance premiums.
- **MAKE SURE...**  
All automatic deductions have been switched over to your new Stock Yards Bank account.

## Retail Fee Schedule

The following fees may affect your account.

ITEM	UNIT	2013
<b>ONLINE BANKING</b>		
SYB Online Account Access	per account	FREE
BillPay	per account	FREE
<b>RESEARCH</b>		
Account Research	per hour	\$30.00
Photocopies	each	\$2.00
Check Image Printout	per page	\$2.00
<b>PROCESSING SERVICES</b>		
Account Charge-Off	per account	\$30.00
Collection Items	each	\$20.00
Continuous Overdraft (after 11 days)	per day	\$5.00
DDL Transfer Fee <sup>1</sup> (previously AOD Sure Pay)	per transfer	\$5.00
Dormant Account Fee <sup>2</sup>	per cycle	\$7.00
Garnishment / Executions/ Levies	each	\$100.00
Incoming Foreign Currency	each	\$15.00
NSF/Overdraft <sup>3</sup>	each	\$33.00
Return Deposited Items	each	\$10.00
Statement Duplicate/Interim	each	\$5.00
Stop Payments	each	\$33.00
<b>CHECK SERVICES</b>		
Check Printing	per account	depends on style
Temporary Checks	each	\$1.00
<b>SYB BANK CARD</b>		
Non-SYB ATM Withdrawals	each (4 Free per Month)	\$2.00
Replace Lost ATM/Debit Card	each	\$5.00
<b>OFFICIAL CHECKS</b>		
Customer	each	\$6.00
Non-customer	each	\$10.00
<b>TRAVELERS CHECKS</b>		
Single Signature	per \$100	\$1.50
Dual Signature	per \$100	\$2.00
<b>WIRE TRANSFERS</b>		
Incoming	each	\$12.00
Outgoing Domestic	each	\$25.00
Outgoing International	each	\$40.00

1. Free for Platinum, Medical Banking & BAR Accounts.

2. An account is declared Dormant if it is reported with no activity for 12 consecutive months.

3. NSF/Overdraft can be caused by check, in-person withdrawal or electronically, as applicable.



If you were previously enrolled in Online Banking through THE BANK - Oldham County, you will automatically be re-enrolled into the Stock Yards Bank Online Banking system. You will continue to use your same User ID, however your password will temporarily be "syb" plus the last four digits of your Social Security Number/EIN (Ex: "syb1234"). Upon your first login, you will be prompted to change your password.

➤ **What is the last day I can log into my account through THE BANK - Oldham County's website?**

August 9, 2013 before 4:00 PM is the last day to access your THE BANK - Oldham County online banking account.

*Note: There will be a blackout period between August 9th at 4:00 PM and August 12th at 6:00 AM when you will not be able to access THE BANK or Stock Yards Bank online banking systems.*

➤ **Where do I log into Online Banking?**

Go to [www.syb.com](http://www.syb.com).

➤ **What is the first date I can log into my account at www.syb.com?**

The first date you can log into your Stock Yards Bank Online Banking account is August 12, 2013 at 6:00 AM.

➤ **Will I get a new User ID and Password?**

The first time you log in, you will enter your existing THE BANK - Oldham County User ID. Your temporary password will be "syb" plus the last four digits of your Social Security Number/EIN, for example: "syb1234". You will be prompted to change your password on the first login. If your User ID is less than six characters, you will be prompted to change it as well.

➤ **What are the Password requirements?**

Your password needs to be a minimum of seven characters and a combination of numbers and letters. Both the user ID and password are case sensitive.

➤ **How often will I be required to change my password?**

Every 180 days

➤ **What should I expect on my first log in?**

- LOG IN USING YOUR CURRENT USER ID AND TEMPORARY PASSWORD
- YOU WILL BE REQUIRED TO CHANGE YOUR PASSWORD
- IF YOUR CURRENT USER ID IS LESS THAN SIX CHARACTERS, YOU WILL BE REQUIRED TO CHANGE IT.
- YOU WILL BE REQUIRED TO SET UP THE MULTI-FACTOR AUTHENTICATION. (SET UP A PASS PHRASE AND SECURITY QUESTIONS)
- YOU WILL BE PRESENTED WITH OUR ONLINE BANKING AGREEMENT TO ACCEPT OR DECLINE
- YOU WILL BE PRESENTED WITH THE OPTION TO ENROLL IN MOBILE BANKING
- YOU WILL BE PRESENTED WITH THE OPTION TO ENROLL FOR ESTATEMENTS AND ENOTICES
- YOU WILL SEE THE OVERVIEW PAGE OF YOUR ACCOUNTS.

➤ **Will I be able to pay bills through my online banking?**

Yes, if you were previously enrolled in the Online Bill Pay with THE BANK - Oldham County, you will automatically be enrolled in Stock Yards Bank Bill Pay. After you log into Stock Yards Bank Online Banking, the Bill Pay link is below the heading "Bill Pay and Other Account Services" located on the right side of the page. Click on the link to go to the Bill Pay site. If you were not previously enrolled in Online Bill Pay, click on the "Enroll In BillPay" tab, then on "Click here to complete Bill Pay enrollment".

➤ **Will I continue to receive electronic statements?**

If you were previously enrolled for electronic statements at THE BANK - Oldham County you must re-enroll to continue receiving electronic statements. On your first log in, you will be presented with the option to enroll. You may also enroll at a later date by clicking on the "Options" tab within Online Banking or by visiting our website at [www.syb.com](http://www.syb.com).

➤ **Will I continue to receive alerts? (e.g. low balance alerts)**

Your alerts will not transfer. To sign up for alerts, log into your online banking, click on:  
*"Alerts and Messages" > "Alerts" > "Setup new Alert"*

➤ **If I have a business checking account, will I select Business Online Banking from the drop down when logging in?**

All Business Online Banking customers will now log in under "Personal". We will notify you if your account is changed to our Business Online Banking at a later date.

➤ **Is there a demo for Online Banking?**

Yes. Please visit our [www.syb.com](http://www.syb.com). Click "Online Education" under the heading of "Customer Service" on the bottom left side of the website. From there select "Online Banking" under "Personal".

➤ **What functions can I do in Online Banking?**

- VIEW REAL-TIME ACCOUNT BALANCES, CHECK IMAGES AND HISTORY
- ACCESS CHECKING, LOANS AND CDS 24-HOURS A DAY
- EXPORT HISTORY TO FINANCIAL SOFTWARE OR SPREADSHEETS
- TRANSFER FUNDS BETWEEN ELIGIBLE ACCOUNTS
- PAY BILLS ONLINE
- REQUEST STOP PAYMENTS
- SET UP ALERTS

➤ **How do I export transactions to a money management program?**

- LOG INTO YOUR ONLINE BANKING
- PLACE YOUR CURSOR OVER THE TRANSACTION TAB
- CLICK EXPORT TRANSACTIONS
- SELECT FROM THE DROP DOWN OPTIONS (NOTE: YOU CAN ONLY EXPORT THE CURRENT AND PREVIOUS STATEMENTS THROUGH THIS OPTION)
- CLICK "EXPORT"

## August 5, 2013

August 5th is the last date you may log into and schedule payments through your current THE BANK Online Bill Pay program.

### Things to do before August 6, 2013

- ▶ PRINT A LIST OF CURRENT PAYEES
- ▶ PRINT A LIST OF RECURRING AND FUTURE DATED PAYMENTS
- ▶ PRINT ANY REMINDERS OR NOTIFICATIONS YOU CURRENTLY HAVE ESTABLISHED – THESE WILL NOT TRANSFER
- ▶ MAKE NOTE OF ANY COMPANIES WHO ARE SET UP FOR EBILLS AND THE DUE DATE OF THE NEXT PAYMENT

### Things to do after August 12, 2013

- ▶ LOG INTO YOUR STOCK YARDS BANK ONLINE BANKING AND ONLINE BILL PAY
- ▶ VERIFY THAT YOUR PAYEES TRANSFERRED CORRECTLY
- ▶ VERIFY THAT ANY SCHEDULED OR RECURRING PAYMENTS TRANSFERRED CORRECTLY AND WILL REACH YOUR PAYEE BY THE DUE DATE
- ▶ ENTER ANY REMINDERS
- ▶ REESTABLISH ANY EBILLS

### Important differences

You will now need to schedule your payments a minimum of two days before the due date. An estimated date of arrival will display.

Funds will now be debited from your account on the date your payment is initiated or scheduled. In the past, funds weren't debited from your account until your payment cleared. Therefore, funds must be available in your account at the time your payment is initiated.

### HELPFUL INFORMATION

- ▶ **HAVE AN ONLINE BANKING QUESTION?**  
To speak with an Online Banking Specialist:

(502) 582-2571  
or email us at:  
[onlinecustomerservice@syb.com](mailto:onlinecustomerservice@syb.com)

If you are currently enrolled in online bill pay with THE BANK - Oldham County, you will automatically be enrolled in Stock Yards Bank's Bill Pay. **Your payees and recurring payments will transfer, however, please note that eBills and reminders will not transfer and will need to be re-established.** You may access your bill pay information through Stock Yards Bank online banking. The first time you access your account, you will be prompted to establish your security questions and a security key.

➤ **WHAT IS THE LAST DATE I CAN SCHEDULE A PAYMENT FROM THE BANK - OLDHAM COUNTY BILL PAY?**

August 5, 2013

➤ **HOW DO I GET TO BILL PAY?**

If you are already enrolled in Bill Pay, log into Stock Yards Bank Online Banking at [www.syb.com](http://www.syb.com). The Bill Pay link is below the heading "Bill Pay and Other Account Services" located on the right hand side of the page. Click on the link to access Bill Pay.

➤ **WHAT IS A SECURITY KEY?**

A security key is a word or phrase that you create when initially logging into Bill Pay. It is an added layer of security. Every time you log in after establishing the security key, it will appear on the page.

➤ **WHEN WILL THE FUNDS BE DEBITED FROM MY ACCOUNT?**

**Please pay close attention to this change to your Bill Pay Service:**

Funds are debited from your account on the date your payment is initiated or scheduled. In the past, funds weren't debited from your account until your payment cleared. Funds must be available in your account at the time your payment is initiated.

➤ **WHEN WILL THE PAYMENT REACH THE PAYEE?**

Payments will be sent one of two ways - electronically or by paper check. Electronic payments are estimated to reach the payee within two to three business days. Paper checks are estimated to reach the payee within five business days. An estimated date of arrival is displayed at the time the payment is scheduled.

➤ **WHAT IF THE PAYMENT NEEDS TO ARRIVE SOONER THAN THE ESTIMATED DATE?**

Rush payment options including next day are available for a fee. In this case, the physical address must be provided for delivery. The fee is debited from your account on the day the payment is scheduled. The payment amount will be debited from your account when the item is processed. To see Rush options and

fees, click on the "Calendar" under the process date, then click on "Rush Payment".

➤ **WHAT IF THE PAYEE STATES THE PAYMENT WAS NOT RECEIVED?**

If the payment was sent electronically, contact us via Live Chat in Bill Pay or by calling 877-607-9582.

If the payment was sent by paper check, you may pull an image of the cancelled check by going to "Payment History" and clicking "View".

If the check has not cleared, contact us via Live Chat or by calling 877-607-9582. If enough time has passed that the payee should have received the check, a stop payment may be placed and the check reissued or the funds returned to the checking account.

➤ **HOW CAN I ADD ANOTHER CHECKING ACCOUNT TO MY BILL PAY?**

After logging into Bill Pay, place the cursor over the "Options" tab and choose "Pay From Accounts". Then select "Add Account".

➤ **HOW DO I SET UP PAYEES?**

If you were enrolled in Bill Pay with THE BANK - Oldham County and had payees established, your payees will transfer to the Stock Yards Bank Bill Pay system. You will want to verify the payees by clicking "Payees" then "View Payees".

Popular Payees: For the first 90 days after enrollment, "Popular Payees" will be available. This is a list of the most popular payees in your zip code.

To set up a payee, place the cursor over "Payees", select "Add a Payee" and follow the steps.

➤ **HOW CAN I TELL IF THE PAYEE IS PAID BY CHECK OR ELECTRONICALLY?**

Place the cursor over the "Payee" tab and click on "View Payees." Under the payee nickname, it will indicate electronic or check.

➤ **WHEN AND HOW CAN I CANCEL A PAYMENT?**

***Before 3:00 PM of the scheduled date.***

You may log into your bill pay account and stop a payment anytime before 3:00 PM on the date that the payment is scheduled to be paid. Click "Stop" next to the payment to be stopped on the Bill Pay home page under "Transactions Scheduled to Process" or under the Payments tab – "Scheduled Payments." There is no charge to stop a scheduled payment. The funds will not be withdrawn from your account.

***After 3:00 PM of the scheduled date.***

If you want to cancel a payment after 3:00pm on the date of the scheduled payment, you have until noon the next business day to cancel the payment and prevent the payment from being sent to the payee. However, the funds will still be taken out of the account on the day the payment was scheduled. It may take 2 to 3 business days for the money to be credited back to your account. You may cancel the payment by calling (877) 607-9582, using the Live Chat feature through the Bill Pay site or by calling customer service at (502) 582-2571 or (800) 625-9066.

➤ **WILL MY EBILLS BE TRANSFERRED TO THE NEW BILL PAY SYSTEM?**

eBills will not automatically transfer over to the new Bill Pay system; however you will be able to re-establish your eBills with just a few clicks on the Bill Pay home screen, which will list all of your payees that are able to present eBills.

➤ **WILL MY CURRENT REMINDERS TRANSFER OVER TO THE NEW SYSTEM?**

You will need to reestablish any reminders you currently have setup.

➤ **HOW DO I ESTABLISH E-NOTIFICATIONS OR REMINDERS?**

After logging into Bill Pay, you can set up reminders or eNotifications by placing your cursor over the "Options" tab and selecting "eNotifications" or over the "Calendar" tab and selecting "Reminders."

➤ **WHERE CAN I VIEW A DEMO OF THE BILL PAY SITE?**

After logging into Bill Pay, click on "View Demo" in the upper right hand corner. You may also go to our website at [www.syb.com](http://www.syb.com), click on "Personal Banking" and choose "Online Banking" from the drop down list. Click "View Demo" under "Online Bill Pay".

➤ **WHAT TYPE OF ACCOUNT CAN BE USED FOR ONLINE BILL PAYMENTS?**

You may pay bills from a checking, health savings or money market account.

➤ **CAN I TRANSFER TO MY CHECKING OR SAVINGS ACCOUNT AT ANOTHER FINANCIAL INSTITUTION?**

Yes. After logging into Bill Pay, place your cursor over "Transfers" and then click "Add Transfer Account".

*Important: You must follow the steps to also Activate the Transfer Account before the transfer can be processed.*

➤ **CAN I PAY AN INDIVIDUAL?**

Yes. After logging into Bill Pay, place your cursor over "Payees" and click "Add a Payee." Select "Individual." You will have the option to pay by check or electronically. You must know the individual's bank information to pay electronically.

*Important: You must follow the steps to also Activate the Payee before the payment can be processed.*

➤ **WHAT IF I WANT TO PAY A PERSON ELECTRONICALLY BUT I DON'T HAVE THEIR BANK INFORMATION?**

As long as you know the person's email address we can request the information. Place your cursor over "Payees" and click "Add a Payee." On the left side, select "Add a Person." With this option, we will email the payee to request the bank information.

*Important: You must follow the steps to also Activate the Payee and the payee must respond to the email before*

In order for us to provide you with electronic statements in place of paper statements, we first need your acceptance of our eStatements and eNotices Agreement. You must be enrolled in Online Banking to enroll in eStatements and eNotices.

*NOTE: An eStatement is required to avoid a service charge in a No Minimum Checking Account. Customers who convert to a No Minimum Checking account and prefer to receive a paper statement will incur a \$3 monthly service charge. To avoid this service charge, follow the instructions below to enroll in eStatements and eNotices.*

- If you are currently enrolled in Online Banking, the first time you log in on **www.syb.com**, you will be prompted to enroll in or decline the eStatements and eNotices option.
- If you are currently enrolled to receive your statements via CSI eSafe and are not enrolled in Online Banking at THE BANK - Oldham County, you will be required to enroll in Stock Yards Bank Online Banking in order to receive your statements electronically. You may enroll via our website, **www.syb.com**, or at any Stock Yards Bank location. Once enrolled in Online Banking, you will be prompted to enroll for eStatements and eNotices.
- Your Final statement from THE BANK – Oldham County will be sent by paper via the United States Postal Service the week of August 12 to the most current address on file.
- You will now receive an email once your statement becomes available to view through your online banking each month.

*Important: Your current statements will be available for 90 days in the CSI eSafe system.*

**Your business account will convert on August 12, 2013 to a Stock Yards Bank account.** You'll receive a letter detailing the account pre-selected for you. Our business checking menu is below for reference.

	<b>FREE BUSINESS CHECKING</b> <i>A low volume transaction account with no balance requirement</i>	<b>BUSINESS CHECKING</b> <i>A low volume transaction account with a minimum balance requirement</i>	<b>BUSINESS CHECKING PLUS</b> <i>A medium volume transaction account with a minimum balance requirement</i>	<b>PREMIUM BUSINESS CHECKING</b> <i>A high volume transaction account with a minimum balance requirement</i>	<b>BUSINESS ANALYSIS CHECKING</b> <i>An unlimited transaction account that receives an earnings credit rate</i>	<b>NOW ACCOUNT</b> <i>An unlimited transaction account that earns interest for Sole Proprietorships and Non-Profits</i>	<b>BUSINESS MONEY MARKET</b> <i>A limited transaction account that earns interest with a minimum balance requirement</i>
<b>Items: Checks, Deposits, Deposit Items/ Mo.<sup>1</sup></b>	75	150	300	500	Unlimited	Unlimited	See Below
<b>Debit Card/ Electronic Transactions</b>	Unlimited - FREE	Unlimited - FREE	Unlimited - FREE	Unlimited - FREE	Unlimited	Unlimited	Up to 6 - FREE <sup>2</sup>
<b>Checks</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Deposits</b>	75 items (30¢ for each > 75)	150 items (30¢ for each > 150)	300 items (30¢ for each > 300)	500 items (30¢ for each > 500)	Unlimited	Unlimited	Unlimited - FREE
<b>Deposit Items</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited - FREE
<b>Min. Daily Balance To Avoid Service Fee</b>	\$0	\$1,000	\$3,000	\$10,000	Consult Treasury Mgt <sup>3</sup>	\$500	\$1,000
<b>Service Fee</b>	\$0	\$17.00 (if balance falls below min.)	\$17.00 (if balance falls below min.)	\$17.00 (if balance falls below min.)	Consult Treasury Mgt <sup>3</sup>	\$5.00 (if balance falls below min.)	\$10.00 (if balance falls below min.)
<b>Cancelled Check Images</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>
<b>Business Debit Card</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>	<b>FREE!</b>
<b>Min. Amount To Open</b>	\$100	\$100	\$100	\$100	\$100	\$100	\$1,000

1. Unlimited Stock Yards POS debits, ATM debits, Visa/MC debits and credits, or ACH receipts. 4 Non-Stock Yards Bank ATM transactions—FREE, in excess of 4 is \$2 thereafter. Checks, Deposits, and Deposit Items per month in excess of the limit are \$0.30 each.  
 2. Business Money Market Account allows a maximum of 6 withdrawals of either checks or debit card/electronic transactions.  
 3. To consult a Treasury Management Specialist, call (502) 625-9977 or email TreasuryManagementSales@syb.com.



The following fees may affect your business account.

PRODUCT	UNIT	2013	PRODUCT	UNIT	2013
<b>SPECIAL ACCOUNT TYPES:</b>					
Investment Sweep	monthly	\$100.00	Special Handling	item	\$0.05
Line of Credit Sweep	monthly	\$210.00 <i>(Peg Balance Req.)</i>	Special Batch Request	monthly	\$60.00
Multi Account Sweep	per account	\$40.00	Unprocessables	item	\$0.20
One Way Depository Sweep	per account	\$20.00	Daily Deposit Reporting	monthly	\$60.00
Zero Balance Account	monthly	\$25.00	Lockbox Transmission	monthly	\$125.00
<b>ONLINE BANKING:</b>			Daily Deposit Package	package	\$1.50
Setup Maintenance	one time	\$35.00	CD Rom - Daily	daily	\$10.00
Small Business	monthly	\$18.00	CD Rom - Monthly	monthly	\$40.00
Commercial	monthly	\$40.00	Data/Key Entry	per keystroke	\$0.01
Multiple Users	over first 2 users	\$3.00	Cash Payments	each	\$10.00
Additional Accounts	over first 2 accounts	\$3.00	Lockbox Custom Reports	each	\$2.00
Current Day Presentments	each view	\$0.40	<b>WIRE TRANSFER:</b>		
Image Inquiry	each view	\$0.75	Incoming	each	\$12.00
Notice Inquiry	each view	\$0.75	Outgoing Domestic	each	\$25.00
Stop Payments Module	monthly	\$25.00	Outgoing Domestic (Online)	each	\$15.00
Wire Transfer Module	monthly	\$35.00	Outgoing USD/Foreign International	each	\$40.00
Replacement/Additional Security Token	each	\$20.00	<b>ELECTRONIC MEDIA:</b>		
User Reactivation	each	\$25.00	CD Statement	monthly	\$35.00
<b>ACH ORIGINATION:</b>			<b>POSITIVE PAY:</b>		
ACH Module	monthly	\$30.00	Positive Pay Maintenance	monthly	\$50.00
ACH Files	file	\$12.00	Exceptions Marked	each	\$2.00
ACH Items Originated	item	\$0.25	<b>ANALYSIS ACCOUNT FEES:</b>		
Single Item ACH	item	\$3.00	Account Maintenance	monthly	\$18.00
Bill Pay	monthly	\$10.00	Deposit Items On-Us	item	\$0.10
ACH File Late Fee <i>(Hard Charge)</i>	each	\$100.00	Deposit Items Foreign	item	\$0.12
ACH Return Item	each	\$8.00	Deposit Tickets	item	\$0.45
ACH Notification of Change	each	\$3.00	Paid Items/Checks	item	\$0.17
Onsite Training	each visit	\$50.00	ACH Items Posted	item	\$0.13
<b>REMOTE DEPOSIT:</b>			Redeposits	item	\$3.00
Remote Deposit Scanner	at cost	At Cost	Collections	item	\$20.00
Remote Deposit Monthly Maintenance	monthly	\$60.00	NSF/Overdraft	item	\$33.00
Remote Deposit Location	each additional location	\$10.00	Stop Payments	item	\$33.00
Onsite Training	each visit	\$50.00	Stop Payment (Online)	each	\$20.00
Remote Deposit Items	each	\$0.05	Negative Collected Rate		Prime + 3.00%
<b>LOCKBOX:</b>			Deposit Item Returned	item	\$7.00
Lockbox Setup	one time	\$110.00	Duplicate Statement	each	\$5.00
CD ROM Setup	one time	\$50.00	Research	hour	\$25.00
Image Archive Setup	one time	\$50.00	Photocopies	each	\$2.00
Data Entry Setup	one time	\$50.00	Attachments/Garnishments/Levies	each	\$100.00
Data Transmission Setup	one time	\$125.00	Official/Certified Checks	each	\$6.00
Connect Mailbox Setup <i>(for transmissions)</i>	one time	\$100.00	Replacement Debit Card	each	\$5.00
Custom File Layouts/Special Requests	per hour	\$125.00	Monthly Paper Mailed Stmt (Online)	each	\$3.00
P.O. Box Rental	annual	At Cost	<b>CASH VAULT SERVICES:</b>		
Monthly Maintenance	monthly	\$125.00	Incoming Coin	per bag	\$6.25
Deposit Ticket Processed	deposit	\$1.00	Rolled Coin Purchased	per roll	\$0.12
Deposit Items	item	\$0.50	Strap Purchased	per strap	\$0.40
Check images	item	\$0.12	Cash Deposited	per \$1,000	\$1.00
Remittance Images	item	\$0.12	Vault Service Fee (based on volume)	max. monthly	\$250.00

(Note: Treasury Management fees post on the 10th of the following month)

**THE BANK Savings accounts:**

**Stock Yards Bank Savings account:**

**REGULAR SAVINGS**

**ROUND UP SAVINGS\***

**STATEMENT SAVINGS**

\*Round-Up Savings Customers: Your savings account will convert to a regular savings account on August 12, 2013. Your debit card purchases will no longer round up to the nearest dollar; therefore, no automatic transfer will be transmitted to your savings account.

**MONEY MARKET ACCOUNT**

**PREMIER MONEY MARKET ACCOUNT**

**PLATINUM MONEY MARKET ACCOUNT**

\*A Platinum Checking account is required to be eligible for Platinum Money Market account. If your THE BANK checking converts to Platinum Checking and you also have a money market account, your money market will automatically convert to Platinum Money Market. All other money market accounts will convert to a Premier Money Market account.

**IRA ACCOUNT**

**IRA ACCOUNT**

\*\*A separate mailing on May 2, 2013 was mailed to IRA account holders with information regarding their IRA account changes. If you did not receive this mailing, please call our customer service center, (502) 582-2571 to inquire about our IRAs.

**CHRISTMAS CLUB ACCOUNT**

**CHRISTMAS CLUB ACCOUNT**

**CERTIFICATE OF DEPOSIT ACCOUNT**

**CERTIFICATE OF DEPOSIT ACCOUNT**



**➤ How can I keep my deposits within FDIC insurance limits?**

If you have \$250,000 or less in all of your deposit accounts at either Stock Yards Bank or THE BANK - Oldham County, you do not need to worry about your insurance coverage — your deposits are fully insured.

A depositor can have more than \$250,000 at one insured bank or savings association and still be fully insured provided the accounts meet certain requirements. In addition, federal law provides for insurance coverage of up to \$250,000 for certain retirement accounts.

**➤ What happens to my deposit insurance coverage if I have deposits at Stock Yards Bank and THE BANK - Oldham County when they merge?**

When Stock Yards Bank acquires deposits from the THE BANK - Oldham County, they are separately insured from deposits at Stock Yards Bank for at least six months after the merger, which occurred on May 1, 2013. In other words, deposits at the two institutions before the merger would continue to be separately insured for six months after the merger. This grace period gives a depositor the opportunity to restructure his or her accounts, if necessary.

**➤ What about my CDs?**

A special merger rule exists for CDs issued by an acquired bank. Separate insurance for CDs issued by the acquired bank is maintained until maturity. It's only when the CD matures — perhaps years into the future — that the depositor may need to consider moving the excess above \$250,000 to another FDIC-insured bank to continue to be fully insured.

**➤ CD Maturity**

The following maturity scenarios will help you determine your CD coverage:

**After the merger date of May 1, 2013**

IF...	AND...	THEN...
CD Matures within 6 months of May 1st...	is renewed for the same amount and for the same term...	CD remains separately insured from accounts at Stock Yards Bank until maturity.
CD Matures within 6 months of May 1st...	is renewed for a different amount or term...	Separate coverage is provided only for the six months from the merger date.
CD does not mature within 6 months of May 1st...		Separate coverage ends upon maturity of the CD.

## CD and IRA Rates

The following rates are applicable to Certificates of Deposit and Individual Retirement Accounts. Rates accurate of June 19, 2013.

Interest Rates accurate as of June 19, 2013				
ACCOUNT TYPE	TERM	MINIMUM DEPOSIT TO OPEN ACCOUNT	ANNUAL PERCENTAGE YIELD	INTEREST RATE
CD	30 - 90 DAYS	\$500	0.10	0.10
CD	91 DAYS	\$500	0.15	0.15
CD	6 MONTH	\$500	0.25	0.25
CD	1 YEAR	\$500	0.40	0.40
CD	15 MONTHS	\$500	0.50	0.50
CD	2 YEARS	\$500	0.60	0.60
CD	3 YEARS	\$500	0.70	0.70
CD	4 YEARS	\$500	0.90	0.90
CD	5 YEARS	\$500	1.00	1.00
IRA	MONEY MARKET	\$25	0.10	0.10
IRA	6 MONTH	\$500	0.25	0.25
IRA	1 YEAR	\$500	0.40	0.40
IRA	15 MONTHS	\$500	0.50	0.50
IRA	2 YEARS	\$500	0.60	0.60
IRA	3 YEARS	\$500	0.70	0.70
IRA	4 YEARS	\$500	0.90	0.90
IRA	5 YEARS	\$500	1.00	1.00
<b>13 Month Penalty Free</b>		\$10,000	0.10	0.10
3 Month T-Bill	0.050 (06-18-13)			
6 Month T-Bill	0.080			
<b>* Penalties may be imposed for early withdrawal; fees may reduce earnings *</b>				

Safe Deposit Boxes are available at most of our branch offices. Please contact your Stock Yards Bank office to inquire about size and availability.

Annual rental fees are due in full upon the rental of your Safe Deposit Box and annually thereafter.

Annual rental fees are required to be drafted automatically from your Stock Yards Bank & Trust checking account during the anniversary month of your rental.

You will receive two (2) keys upon rental of your Safe Deposit Box. Should you lose one key, you will be charged for the cost to re-key the lock and to issue two new keys. This cost is approximately \$45.00.

If both keys are lost, the box must be drilled. The total cost for this service is approximately \$180.00.

Safe Deposit Box Size	Current THE BANK Annual Rental Fees	NEW Stock Yards Bank Annual Rental Fees
3 x 5 Box	\$30.00	\$25.00
5 x 5 Box	\$40.00	\$30.00
3 x 10 Box	\$45.00	\$40.00
5 x 10 Box	\$65.00	\$50.00
10 x 10 Box	\$90.00	\$85.00

## Safe Deposit Box Terms & Conditions

If you currently rent a Safe Deposit Box at a THE BANK location, here are the new Terms & Conditions for your lease.

**Definitions.** You and your refer to each and all of the lessees identified on page 1 of your lease agreement. We, us, and our refer to the lessor identified on page 1 of your lease agreement. Safe deposit box refers to a box or container and the space it encloses. Vault refers to our room for keeping safe deposit boxes. PIN refers to personal identification number. Default refers to any failure to perform as agreed in this lease. Lease indebtedness refers to any amounts due us from you under this lease. Unless otherwise specified, words in the singular include the plural, and words in the plural include the singular.

**Lease of Safe Deposit Box.** We are leasing to you the safe deposit box identified on page 1 of your lease agreement and space for it in our vault. You will pay us an annual rent in advance. The Initial annual rent is stated on page 1 of your lease agreement. We can change the annual rent after the first year by 30 days advance written notice to you. If "give you notice" is checked on page 1 of your lease agreement, we will give you written notice at least 10 days before the rent or any other lease indebtedness is due. If "debit your account no." is checked on page 1 of your lease agreement, we will debit the Identified account for the rent or any other lease indebtedness without notice to you. If the rent or any other lease indebtedness is not timely paid after such notice, or if there are insufficient funds in such account, you are in default and we can, but are not required to, debit any of your other deposit or share accounts with us without notice to you.

**Security Deposit.** At the time of execution of this lease you will deliver to us the security deposit, if any, stated on page 1 of your lease agreement. We can use this security deposit to pay all or part of any unpaid lease indebtedness. Any unused portion of this security deposit will be returned to you on the termination of this lease and your vacation of the safe deposit box.

**Access to Vault and Safe Deposit Box.** The number of lessees required for access indicated on page 1 of your lease agreement is the number of lessees, acting for themselves or through deputies, who must be present for access to the safe deposit box and its contents. If this number of lessees is present, they can have access without any other lessees being present. The days and times when you will have access to our vault and the safe deposit box and your means of access will depend upon our security procedures, which we can change from time to time. Such procedures can include keys or combinations to the vault or to the safe deposit box, passwords, PINs, signatures, fingerprints, handprints, or other safeguards. We will promptly provide you with information and guidance regarding our security procedures, including any changes. We will not have access to the safe deposit box or its contents, except as required by law, as required by court or administrative order, or as otherwise provided in this lease.

**Our Responsibilities.** We promise to exercise reasonable care. Except as otherwise required by law or otherwise provided in this lease, it is agreed that we will not have possession or control of the safe deposit box or its contents and that our responsibilities and liabilities: (a) Will be limited to those of someone who leases property to another; (b) Will not extend beyond the exercise of reasonable care; (c) Will not result in any presumptions adverse to us or in our having the burdens of proof, persuasion, or coming forth with evidence at any stage of any litigation regarding the vault, the safe deposit box, the safe deposit box contents, or their loss, damage, or destruction; and (d) Will not extend beyond the monetary value of the safe deposit box contents and will not include any damages for, resulting from, or relating to any illegal or dangerous items stored in the safe deposit box. In no event will our liability exceed any applicable statutory maximum.

**Joint Tenants.** If this lease has two or more lessees, they are joint tenants with right of survivorship with respect to the lease and the safe deposit box. If any of you die, the surviving lessees and only the surviving lessees will continue to have rights under the lease and to the safe deposit box. If there are two or more survivors, their rights under the lease and to the safe deposit box

will be held in joint tenancy with right of survivorship. Nothing in this paragraph, however, will determine or affect the ownership of the contents of the safe deposit box or preclude any statutory right of access to the safe deposit box upon the death of a lessee.

**Deputies.** A deputy is an agent, attorney-in-fact or other representative of the appointing lessee with authority to act on behalf of the lessee with respect to the lease, the safe deposit box, and its contents. The number of deputies required to act for a lessee (including being present on behalf of the lessee for access to the safe deposit box and its contents) is as indicated on page 1 of your lease agreement. Unless otherwise required by law: (a) Whether a deputy's authority will or will not survive the disability or incapacity of the appointing lessee will depend upon the intention indicated on page 1 or in another document of appointment, there will be no disability or incapacity prior to a court determination to that effect, and a deputy's authority will continue in any event until we receive actual notice of the disability or incapacity; (b) A deputy's authority will continue until it ceases under law or under the terms of this lease; (c) A deputy's authority will cease upon the death of the appointing lessee and our receipt of actual notice thereof; (d) A deputy's authority will cease if the corporation, partnership, or other non-individual appointing lessee ceases to exist and we receive actual notice thereof;

(e) A deputy's authority can be revoked at any time by the appointing lessee's written notice to us; and (f) A lessee can appoint a deputy by written notice to us in any form, but such notice will not be effective unless it is signed by the lessee, specifically references this lease, indicates whether or not the appointment is intended as a power of attorney with authority surviving the disability or incapacity of the appointing lessee if the appointing lessee is an individual, includes or is accompanied by the signature of the deputy accepting the appointment and confirming this lease, and satisfies any applicable requirements of KRS section 446.060.

**Corporations, Partnerships, Associations, Organizations.** If you are a corporation, partnership, association, or other organization, you will at our request provide us with a statement in a form satisfactory to us of your board of directors or other governing body indicating authority to enter into this lease and to appoint deputies.

**Contents Not Insured.** The contents of the safe deposit box are not insured by us or any government insurance program. Our not insuring the contents does not constitute a failure to exercise reasonable care. If you want the contents to be insured, you will have to arrange for your own insurance at your own expense.

**No Illegal or Dangerous Items.** You will not store any illegal or dangerous items in the safe deposit box. Your Obligation of Reasonable Care. You must exercise reasonable care regarding our vault, our security procedures, the safe deposit box, and its contents, and must promptly report to us any problems or unsafe or insecure conditions that you observe in using the safe deposit box.

**Death, Incapacity, Dissolution, or Bankruptcy.** Each of you agrees to give us notice in writing of the death, disability, or incapacity of, or any dissolution, separation, annulment, or bankruptcy proceedings regarding, any of you as soon as such knowledge is obtained. You also agree to give us such notice orally before your next entry into the safe deposit box.

**Keys, Combinations, and Other Access Devices.** You agree not to duplicate any keys provided to you pursuant to this lease. You will return all keys and supply us with all combinations, passwords, PINs, and other access devices on termination of this lease. You will notify us immediately if you lose a key or lose or forget your combination, password, PIN, or other access device. You will pay us any reasonable costs that we incur as a result of such loss or forgetfulness; as a result of your failure to provide us with such keys, combinations, passwords, PINs, or other access devices on

termination of this lease; as a result of our being required by law or court or administrative order to obtain forced entry; or as a result of our obtaining forced entry pursuant to the Remedies section of this lease.

**Court Orders and Litigation Expenses.** We have no obligation to challenge the validity of, and are entitled to comply with, any court or administrative order with respect to the safe deposit box or its contents. You will pay our reasonable expenses, including attorneys' fees, in the event we become involved in a dispute or litigation concerning the safe deposit box or its contents.

**Hold Harmless.** You will indemnify and hold us harmless with respect to your actions regarding the safe deposit box and its contents; with respect to the actions of any deputy; with respect to the actions of any former deputy occurring before we receive actual notice of the facts ending the former deputy's authority; and with respect to any disposition of safe deposit box contents we make pursuant to this lease or the requirements of law.

**Termination, Vacation, and Removal of Contents.** Unless otherwise provided by law: (a) either you (or any of you) or we can terminate the lease for default by written notice, which will be immediately effective; (b) Either you (or any of you) or we can terminate the lease for any other reason by 30 days advance written notice; and (c) Upon termination, you will immediately vacate the safe deposit box and remove all its contents.

Any of you can sign the Termination Acknowledgement section of this lease on behalf of all of you. If we terminate the lease for any reason other than default you will be entitled to a refund of any unearned portion of the annual rent paid in advance not used to satisfy any other lease indebtedness. You will not be entitled to a refund of rent for any other reason.

**Remedies.** We are entitled to all remedies for default that are available under law. In addition, unless otherwise provided by law, until such time as the safe deposit box or its contents are legally presumed to be abandoned or unclaimed property, if you fail to vacate the safe deposit box and remove all its contents as provided above: (a) We can do so by any means necessary, including forced entry; (b) We can apply any cash contents not obviously much more valuable as a collectable to any lease indebtedness; (c) We can sell any contents on a commercially reasonable basis and apply the proceeds to any lease indebtedness; and (d) We will return any contents or proceeds of contents not thus disposed of to you upon your request, except to the extent of any right of set-off that we have under law. We can report your defaults to credit bureaus and consumer reporting agencies.

**Suspension.** We can suspend access to our vault and your safe deposit box in the event of an emergency or to make alterations or repairs. Unless otherwise provided by law, we also can suspend such access in the event of legal issues, levies, attachments, garnishments, actions, or proceedings concerning the safe deposit box or its contents pending their resolution.

**Notices.** Except as otherwise provided by law, notices to us will not be effective until actually received, and notices to you will be effective on mailing, postage prepaid and properly addressed, whether or not actually received provided we make a written record of the mailing at the time it occurs.

**Changes.** These Terms and Conditions, other than the right to terminate on 30 days advance written notice and your above stated right to a refund upon termination by us, can be changed by us upon 30 days advance written notice to you. No notice to you is required for changes to our security procedures, but we will provide you with information and guidance regarding them as indicated above.

**Miscellaneous.** This lease is governed by and subject to the laws of the United States and Kentucky. Headings are not part of these Terms and Conditions and are for reference purposes only. This lease is the entire and only agreement between the parties concerning the safe deposit box.

The servicing of your THE BANK - Oldham County loan is being transferred to Stock Yards Bank & Trust, Co. effective August 12, 2013.

➤ **Where can I make payments?**

Payments for your loan may be made at any Stock Yards Bank location. Payments may be mailed to P.O. Box 32890, Louisville, KY 40232-2890

➤ **Can I make my payments via the internet?**

You may make payments online through your Stock Yards Bank online banking account. If you have not yet enrolled, visit [www.syb.com](http://www.syb.com) or call (502) 582-2571 for assistance.

➤ **Will I receive a new coupon book or mailing statement?**

Regardless of your current payment method at THE BANK, you will begin to receive a monthly billing statement/notice. You should expect to receive this statement/notice 10 days prior to your payment due date. If you previously used a coupon book, you may request that preferred method after your first payment with Stock Yards Bank.

If your account has an automatic payment transfer established it will continue as normal, however, you will also receive your monthly statement for informational purposes only.

➤ **How do I set up an automatic transfer payment?**

Automatic payments may be set up to transfer payments between Stock Yards Bank deposit accounts and loans or from deposit accounts at other institutions. Contact customer service at (502) 582-2571 for more information or to establish the transfers.

Please note: If you already have an automatic transfer set up between accounts at The BANK - Oldham County, you will not need to re-establish these transfers.

**Home Equity Lines:**

All Home Equity Line (HELOC) account numbers will change. You will receive a letter later this week notifying you of your new account number. You will receive an order of complimentary HELOC checks the week of August 12th, 2013. Please begin using these immediately and destroy all old HELOC checks.

**HELPFUL INFORMATION**

➤ **HAVE A LOAN QUESTION?**

To speak with a Loan Specialist, visit a Stock Yards Bank location or call:

(502) 582-2571

or email us at:

[onlinecustomerservice@syb.com](mailto:onlinecustomerservice@syb.com)



## Notify Your Insurance Company

Please complete, sign and send the form below to your insurance provider if your loan is secured by an insured asset.

Stock Yards Bank we will now be servicing your loan. If your loan is secured with collateral that requires comprehensive insurance coverage, it is extremely important that your insurance agent and/or insurance provider is updated with the following information.

### HELPFUL INFORMATION

#### ▶ HAVE A LOAN QUESTION?

To speak with a Loan Specialist, visit a Stock Yards Bank location or call:

(502) 582-2571  
or email us at:  
onlinecustomerservice@syb.com

CUSTOMER NAME:

CUSTOMER ADDRESS:

CUSTOMER PHONE: (  )  LOAN #:

COLLATERAL DESCRIPTION:

INSURANCE COMPANY:

AGENT NAME:  PHONE: (  )

ADDRESS:

BANK NAME: Stock Yards Bank & Trust Co.  
ATTENTION: Loan Department  
ADDRESS: P.O. Box 32890  
Louisville, KY 40232-2890  
BANK PHONE: (502) 625-9036  
BANK FAX: (502) 625-2563

By signing below, I/we give permission to update our policy with the above reference insurance company on the loan designated above

▶ SIGNATURE:  DATE:

**FACTS**

**WHAT DOES STOCK YARDS BANK & TRUST DO WITH YOUR PERSONAL INFORMATION?**

Rev. 5/2013

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Account Balances and Payment History
- Transaction History and Transaction or Loss History

When you are no longer our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer personal information; the reasons Stock Yards Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Stock Yards Bank & Trust Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share

**Questions?**

Call (502) 582-2571 or (800) 625-9066, or go to [www.syb.com](http://www.syb.com)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Stock Yards Bank & Trust Company
<b>What we do</b>	
<b>How does Stock Yards Bank &amp; Trust protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Stock Yards Bank &amp; Trust collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ or deposit money</li> <li>■ or apply for a loan</li> <li>■ or use your credit or debit card</li> <li>■ give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Stock Yards Bank &amp; Trust does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Stock Yards Bank &amp; Trust does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include Raymond James Financial Services, Inc.</i></li> </ul>

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If you make a deposit at an ATM before 3:00P.M. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 3:00P.M. or on a day we are not open, we will consider that deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already available in your account. Those funds will be available at the time funds from the check we cashed would have been available to you if you had deposited it.

### **LONGER DELAYS MAY APPLY**

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS**

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Some of these may not be available at all terminals. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

**Electronic Fund Transfers Initiated By Third Parties.** You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. For example, your authorization to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Preauthorized credits.** You may make arrangements for certain direct deposits to be accepted into your checking or savings account(s).
- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
- **Electronic check conversion.** You may authorize a merchant or other payee to

make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

• **Electronic returned check charge.** You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

**Telephone Transfers** - types of transfers - You may access your account by telephone at (800) 625-9066 or (502) 625-2411 using your personal identification number, a touch tone phone, and your account number(s), to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- make payments from checking to loan accounts with us
- make payments from savings to loan accounts with us
- get information about:
  - the account balance of checking and savings account(s)
  - deposits to and withdrawals from checking and savings account(s)

**ATM Transfers** - types of transfers, dollar limitations, and charges - You may access your account(s) by ATM using your ATM Card and personal identification number or Debit Card and personal identification number, to:

- make deposits to checking account(s) with an ATM card at ATMs we own or operate
- make deposits to checking account(s) with a debit card at ATMs we own or operate
- make deposits to savings account(s) with an ATM card at ATMs we own or operate
- make deposits to savings account(s) with a debit card at ATMs we own or operate
- get cash withdrawals from checking account(s) with an ATM card
  - you may withdraw no more than \$600.00 per day

- there is a charge of \$2.00 per transaction at ATMs we do not own or operate

- get cash withdrawals from checking account(s) with a debit card
  - you may withdraw no more than \$600.00 per day
  - there is a charge of \$2.00 per transaction at ATMs we do not own or operate
- get cash withdrawals from savings account(s) with an ATM card
  - you may withdraw no more than \$600.00 per day
- get cash withdrawals from savings account(s) with a debit card
  - you may withdraw no more than \$600.00 per day
- transfer funds from savings to checking account(s) with an ATM card
- transfer funds from savings to checking account(s) with a debit card
- transfer funds from checking to savings account(s) with an ATM card
- transfer funds from checking to savings account(s) with a debit card
- get information about:
  - the account balance of your checking account(s)
  - with an ATM card
  - with a debit card
    - the account balance of your savings account(s)
  - with an ATM card
  - with a debit card

Some of these services may not be available at all terminals.

**Types of ATM Card Point-of-Sale Transactions** - You may access your checking or savings account(s) to purchase goods (in person, online, or by phone), pay for services (in person, online, or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

**Point-of-Sale Transactions** - dollar limitations - Using your card:

- you may not exceed \$2,000.00 in

transactions per day

### Computer Transfers - types of transfers -

You may access your account(s) by computer through the internet by logging onto our website at [www.syb.com](http://www.syb.com) and using your user identification, your password, and your multifactor authentication, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings
- transfer funds from eligible home equity line of credit to checking
- transfer funds from eligible home equity line of credit to savings
- make payments from checking to loan account(s) with us
- make payments from checking to third parties (Bill Pay)
- make payments from savings to loan account(s) with us
- get information about:
  - the account balance of checking account(s)
  - the last 18 months of deposits to checking accounts
  - the last 18 months of withdrawals from checking accounts
  - the account balance of savings account(s)
  - the last 18 months of deposits to savings accounts
  - the last 18 months of withdrawals from savings accounts
  - last 13 months of statements

**Mobile Banking Transfers\*** - types of transfers - You may access your account(s) through the App or Browser Link and using your password; you must first enroll through Online Banking and have a mobile device that can receive SMS messages through a short code, to:

- transfer funds from checking to checking
- transfer funds from checking to savings
- transfer funds from savings to checking
- transfer funds from savings to savings

- transfer funds from Eligible accounts line of credit to checking
- transfer funds from Eligible accounts line of credit to savings
- make payments from checking to loan account(s) with us
- make payments from savings to loan account(s) with us
- get information about:
  - the account balance of checking account(s)
  - the last several deposits to checking accounts
  - the last several withdrawals from checking accounts
  - the account balance of savings account(s)
  - the last several deposits to savings accounts
  - the last several withdrawals from savings accounts

### FEES

- We do not charge for direct deposits to any type of account.
- We do not charge for preauthorized payments from any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers. *\*You may be charged access fees by your cell phone provider based on your individual plan. Web access is needed to use this service. Check with your cell phone provider for details on specific fees and charges.*

ATM Operator/Network Fees. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

### DOCUMENTATION

- **Terminal transfers:** You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

• **Preauthorized credits:** If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 800-625-9066 to find out whether or not the deposit has been made.

### • Periodic statements:

You will get a monthly account statement from us for your checking accounts.

You will get a monthly account statement from us for your savings accounts, unless there are no transfers in a particular month. In any case, you will get a statement at least quarterly.

### PREAUTHORIZED PAYMENTS

#### • Right to stop payment and procedure for doing so.

If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:

Call or write us at the telephone number or address listed in this brochure in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

We will charge you \$33.00 for each stop-payment order you give.

• **Notice of varying amounts:** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

• **Liability for failure to stop payment of preauthorized transfer:** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will



be liable for your losses or damages.

**FINANCIAL INSTITUTION'S LIABILITY**

**Liability for failure to make transfers.** If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (1) If, through no fault of ours, you do not have enough money in your account to make the transfer.
- (2) If you have an overdraft line and the transfer would go over the credit limit.
- (3) If the automated teller machine where you are making the transfer does not have enough cash.
- (4) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (5) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (6) There may be other exceptions stated in our agreement with you.

**CONFIDENTIALITY**

We will disclose information to third parties about your account or the transfers you make:

- (1) where it is necessary for completing transfers; or
- (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
- (3) in order to comply with government agency or court orders; or
- (4) as explained in the separate Privacy Disclosure.

**UNAUTHORIZED TRANSFERS**

- (a) Consumer liability.
- Generally. Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using

information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card and/or code, you can lose no more than \$50 if someone used your card and/or code without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

- Additional Limits on Liability for MasterCard® branded Debit Card, when used for point-of-sale transactions. You will not be liable for any unauthorized transactions using your MasterCard®-branded Debit Card, when used for point-of-sale transactions, if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, (ii) you have not reported to us two or more incidents of unauthorized use within the prior twelve-month period, and (iii) your account is in good standing. If any of these conditions are not met, your liability is the lesser of \$50 or the amount of money, property, labor, or services obtained by the unauthorized use before notification to us. "Unauthorized use"

means the use of your debit card by a person, other than you, who does not have actual, implied, or apparent authority for such use, and from which you receive no benefit. This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by MasterCard.

(b) Contact in event of unauthorized transfer. If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed in this brochure. You should also call the number or write to the address listed in this brochure if you believe a transfer has been made using the information from your check without your permission.

**ERROR RESOLUTION NOTICE**

In Case of Errors or Questions About Your Electronic Transfers. Call or Write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated



transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

STOCK YARDS BANK & TRUST CO.  
P.O. BOX 32890  
LOUISVILLE, KY 40232-2890  
Business Days: Monday through Saturday  
Excluding Federal Holidays  
Not all branches are opened on Saturday  
Phone: 502-582-2571

**AGREEMENT**- This document, along with any other documents we give you pertaining to your account(s) is a contract that establishes rules which control your account(s) with us. Please read this carefully. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances and end fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws and the laws of the state of Kentucky (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

- (1) summarize some laws that apply to common transactions;
- (2) establish rules to cover transactions or events which the law does not regulate;
- (3) establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
- (4) give you disclosures of some of our policies to which you may be entitled or in which you may be interested,

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. The headings in this document are for convenience or reference

only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

**LIABILITY** - You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft. You will also be liable for our costs to collect the deficit as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account including, but not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account.

**DEPOSITS** - We will give only provision credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions

received after our daily cutoff time on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open.

**WITHDRAWALS** - Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us. You agree that, as to any item that we have no opportunity to examine the signatures, such as an electronic check conversion transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation, you waive any requirement of multiple signatures for withdrawal. We may charge your account for a check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. We may refuse any withdrawal or transfer request which you attempt on forms not provided by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. The fact that we may honor withdrawal requests that overdraw the available account balance does not obligate us to do so later. You agree that we may charge fees for overdrafts and use

subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item. See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts for which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal.

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

We reserve the right to prevent withdrawal from this account upon the death of any owner until all required release-of-funds procedures are completed.

**OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION-** These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

**Individual Account** - is an account in the name of one person.

**Joint Account** - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to

which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

**Joint Account . No Survivorship (As Tenants In Common)** - is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person.

We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, effect the "number of signatures" necessary for withdrawal.

**Revocable Trust or Pay-On-Death Account** - If two or more of you create such account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, (2) the beneficiary is then living, and (3) any required release-of-funds procedures have been completed. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types reserves the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

**BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS-** Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

**STOP PAYMENTS** - You must make any stop-payment order in the manner required by law and we must receive it in time to give

us a reasonable opportunity to act on it before our stop-payment cutoff time. To be effective, your stop-payment order must precisely identify the number, date and amount of the item, and the payee. You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop-payment request may be made only by the person who initiated the stop-payment order. Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item).

**TELEPHONE TRANSFERS** - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

**AMENDMENTS AND TERMINATION** - We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Notice from us to any one of you is notice to all of you.

**STATEMENTS** - Your Duty to Report Unauthorized Signatures, Alterations and

Forgeries - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, is not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

**Your Duty to Report Other Errors** - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the

statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

**Errors Relating to Electronic Fund Transfers or Substitute Checks (For consumer accounts only)** - For information on errors relating to electronic fund transfers (e.g. computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

**ACCOUNT TRANSFER** - This account may not be transferred or assigned without our prior written consent.

**DIRECT DEPOSITS** - If, in connection with a direct deposit plan, we deposit any amount in an account which should have been returned to the Federal Government for any reason, you authorize us to deduct the amount of our liability to the Federal Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

**TEMPORARY ACCOUNT AGREEMENT** - If this option is selected, this is a temporary account agreement. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account.

However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time

**SETOFF** - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any

of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, any due and payable debt includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note. This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it's an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtors right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set off.

**AUTHORIZED SIGNER (Individual Accounts only)** - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

**RESTRICTIVE LEGENDS.** We are not required to honor any restrictive legend on checks you write unless we have agreed in writing to the restriction. Examples of restrictive legends are 'must be presented within 90 days' or 'not valid for more than \$1,000.00.'

**CHECK PROCESSING** - We may process items mechanically by relying on the Information encoded along the bottom of the items. This means that we may not individually examine all of your items to determine if the item is properly completed, signed and indorsed. You agree that we have not failed to exercise ordinary care solely because we use an automated system to process items and do

not inspect all items processed in such a manner. We reserve the right not to inspect each item because using an automated process helps us keep costs down for you and all account holders. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

**CHECK CASHING** - We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

**TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES** - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other

financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

**REMOTELY CREATED CHECKS** - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owners name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

**UNLAWFUL INTERNET GAMBLING NOTICE** - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or

drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

**ACH AND WIRE TRANSFERS** - This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named.

You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

**FACSIMILE SIGNATURES** You authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose.







## Spot History

Pictured above is a unique piece of bank history that has been a permanent fixture in our Main Office lobby for over 98 years.

“Spot”, our Great Dane statue, was made by G.C.J. Mattei Co. in 1913 and was commissioned by Mr. Lytle H. Hudson, Sr., the first president of Stock Yards Bank, to honor a beloved family pet. We

believe this great symbol represents

many admirable qualities like strength, honesty and loyalty, and it was the inspiration for our motto:

**A TRUSTED PARTNER  
since 1904**

# Stock Yards

Bank & Trust

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**A TRUSTED PARTNER  
since 1904**

