FACTS

WHAT DOES THE BANK OF KENTUCKY, INC. DO WITH YOUR PERSONAL INFORMATION?

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 account numbers
- account balances and payment history
- credit history and credit scores

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 customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The Bank of Kentucky, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Bank of Kentucky, Inc. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 859-371-2340 or go to www.bankofky.com

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Who we are		
Who is providing this notice?	The Bank of Kentucky, Inc.	
What we do		
How does The Bank of Kentucky, Inc. protect my personal information?	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.	
How does The Bank of Kentucky, Inc. collect my personal information?	We collect your personal information, for example, when you	
	 open an account or deposit money pay your bills or apply for a loan use your credit or debit card 	
	We also collect your personal information from others, such as credit bureaus, nonaffiliated third parties or other forms	
Why can't I limit all sharing?	Federal law gives you the right to limit only	
	 sharing for affiliates' everyday business purposes—information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you 	
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
	■ The Bank of Kentucky Financial Corporation	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
	■ The Bank of Kentucky, Inc. does not share with nonaffiliates.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
	■ The Bank of Kentucky, Inc. doesn't jointly market with anyone.	

Other important information

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you.

We do NOT disclose any non-public information about you to anyone, except as permitted by law.