

GENERAL QUESTIONS

➤ **Who should I contact if I have a question or a dispute?**

We are available to assist you with any questions about your loan. You may reach us at 1 (800) 625-9066. If you would like to send a written inquiry or dispute, please mail it to our dedicated Notice of Error/Information Request/Qualified Written Request address:

Stock Yards Bank & Trust
P.O. Box 34484
Louisville, KY 40232

Sending your inquiry or dispute to any other address, or including it with your payment, may result in slower response times.

PAYMENTS

➤ **Where do I make my payment effective October 1, 2015?**

STOCK YARDS BANK & TRUST COMPANY OFFERS MANY CONVENIENT PAYMENT OPTIONS FOR OUR CUSTOMERS:

1. **Auto-Pay Direct Debit** - Sign up for this no cost direct debit program and your payment will be direct-debited from your checking/savings account each month. Sign up for Auto-Pay at any branch.
2. **Pay in Person** – Visit one of our retail branches to conveniently make your payment. A list of branches can be found at www.syb.com/locations.
3. **Pay by Phone** - by calling us at (800) 625-9066.
4. **Pay by Mail** - Send your payment to us at: Stock Yards Bank & Trust Company, PO Box 39511 Louisville KY 40233
5. **Pay with Online Banking**- from your SYBT deposit account by using your Online Banking access.

REGULAR PAYMENT:

1. Go to Transactions>Funds Transfer/Loan Payments screen
2. Select the appropriate to/from accounts as well as payment type and other payment information as requested on the screen; if you are paying extra principal with you normal monthly payment, simply add the extra amount to your payment.
3. Click "Transfer Funds" to authorize your payment to be processed. Your payment will be processed on the day that you specified.

ACCESSING YOUR MORTGAGE INFORMATION

➤ **How do I access my mortgage loan information?**

ONCE YOU LOG INTO SYBT ONLINE BANKING:

- » Select account from the Home Screen by clicking on the desired account.

THE FOLLOWING INFORMATION IS AVAILABLE ON THIS SCREEN:

- » Current Balance
- » Accrued Interest
- » Next Payment Date
- » Next Payment Amount
- » Interest Rate
- » Note Date
- » Original Amount
- » Maturity Date
- » Escrow Balance
- » Previous Year To Date Interest Amount
- » Collateral Description
- » Transaction History (10/1 & Forward)

➤ **I only have a mortgage account with Stock Yards Bank. How can I access my loan information?**

Please call (800) 625-9066 or visit any branch to enroll in online banking.