

Welcome! FIELD & MAIN®

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

Stock Yards Bank & Trust®

syb.com | Member FDIC | SYB - NMLS# 433971 | Equal Housing Lender

Map of Locations

We're proud to serve Louisville, Lexington, Central/Eastern Kentucky, Indianapolis, Cincinnati, Northern Kentucky and surrounding communities!



Stock Yards Bank & Trust®

Welcome To Stock Yards Bank & Trust Company!

Dear Field & Main Bank Customer:

Welcome!
It is our pleasure to formally welcome you to the Stock Yards Bank & Trust family. On Monday, October 19, 2026, Field & Main Bank offices will become Stock Yards Bank & Trust offices. We have been 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 to which you've grown accustomed.

Convenient Locations
Stock Yards Bank operates 76 locations in Kentucky, Indiana and Ohio. With the addition of the 6 Field & Main Bank branches, the total number of branches will be 82 locations — this expanded footprint will make your banking experience better by providing greater convenience, improved access to local expertise, and a stronger ability to serve your financial needs wherever you are.

Included in This Booklet
Please keep this booklet accessible 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 and how your existing Field & Main Bank accounts will be transitioned to new Stock Yards Bank accounts. You will see important information related to other banking services you may utilize, such as debit cards, digital banking, BillPay, E-Statements and more.

We're Here to Help
If you have any questions or concerns after reviewing the information enclosed, please contact us at (270) 631-1055 or CustomerCare@syb.com. We look forward to serving you as a Stock Yards Bank customer and helping you reach your financial goals.

Thank you!



James A. (Ja) Hillebrand
Chairman & CEO

CUSTOMER SERVICE

HAVE A QUESTION?
To speak with a Customer Care Representative:
(270) 631-1055
syb.com

or email us at:
CustomerCare@syb.com

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This helpful guide will answer all of your questions about your new Stock Yards Bank & Trust account.

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CONSUMER AND BUSINESS TERMS AND CONDITIONS	Following the Privacy Policy, you will find the complete terms and conditions provided by Wolters Kluwer. This section includes its own Table of Contents and page numbering for easy reference.

Important Dates/Timeline

Keep this information handy in preparation for the October 19th conversion.

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

October 2, 2026	New Mastercard Debit Cards will be mailed to cardholders.
October 16, 2026	Last day to schedule a bill payment using Field & Main Bank BillPay.
October 16, 2026	Last day to make a mobile deposit.
October 16, 2026	Last day to have access to your account through Field & Main Bank Digital Banking at 5:00 pm (ET), 4:00 pm (CT).
October 19, 2026	Field & Main Bank debit cards will be active through 9:30 am (ET) / 8:30 am (CT). Begin using your Stock Yards Bank debit card at 9:30 am (ET) / 8:30 am (CT).
October 19, 2026	» You may begin using Stock Yards Bank Digital Banking and BillPay by logging in at www.syb.com » Begin making loan payments to Stock Yards Bank » Begin using all 82 locations and ATMs of Stock Yards Bank



Convenient Locations



CUSTOMER CARE:
M-Th: 8:00 am – 6:00 pm ET,
F: 8:00 am – 7:00 pm ET,
S: 9:00 am – 1:00 pm ET • (270) 631-1055

LOUISVILLE (ET):

Anchorage: 12900 Factory Lane | Anchorage, KY 40245 | (502) 222-8424
Anchorage Town Center: 1402 Evergreen Rd. | Anchorage, KY 40223 | (502) 259-2040
Bardstown: 60 Old Ben Way | Bardstown, KY 40004 | (502) 521-4300
Blankenbaker: 11751 Bluegrass Pkwy. | Jeffersontown, KY 40299 | (502) 625-0888
Bloomfield: 111 Chaplin Rd. | Bloomfield, KY 40008 | (502) 719-4565
Broadway: 2710 West Broadway | Louisville, KY 40211 | (502) 625-1782
Crestwood: 6317 West Highway 146 | Crestwood, KY 40014 | (502) 222-8422
Dixie Highway: 5220 Dixie Highway | Louisville, KY 40216 | (502) 625-2288
Dupont: 4098 Dutchmans Lane | St. Matthews, KY 40207 | (502) 625-1870
Fifth Street: 214 South Fifth St. | Louisville, KY 40202 | (502) 625-1780
Fern Creek: 10000 Will Way | Louisville, KY 40291 | (502) 625-1785
Highlands: 2292 Bardstown Rd. | Louisville, KY 40205 | (502) 625-1050
Hikes Point: 3063 Breckenridge Lane | Louisville, KY 40220 | (502) 625-1910
Hillview: 5026 Mud Lane | Hillview, KY 40229 | (502) 625-1030
Holiday Manor: 4944 U.S. Highway 42 | Louisville, KY 40222 | (502) 259-2080
Jeffersontown: 10421 Taylorsville Rd. | Jeffersontown, KY 40299
LaGrange: 515 South First St. | LaGrange, KY 40031 | (502) 222-8421
Main Office: 1040 East Main St. | Louisville, KY 40206 | (502) 625-1790
Middletown: 11800 Shelbyville Rd. | Louisville, KY 40243 | (502) 625-2290
Middletown East: 12906 Shelbyville Rd. | Louisville, KY 40243 | (502) 259-2100
Mt. Washington: 160 Dakota Ct. | Mt. Washington, KY 40047 | (502) 625-9350
North Oldham: 12889 West Highway 42 | Prospect, KY 40059 | (502) 222-8423
Norton Commons: 10716 Meeting St. | Prospect, KY 40059 | (502) 259-2140
Outer Loop: 4537 Outer Loop | Louisville, KY 40219 | (502) 625-2599
Poplar Level: 4016 Poplar Level Rd. | Louisville, KY 40213 | (502) 625-2299
Prospect: 9201 U.S. Highway 42 | Prospect, KY 40059 | (502) 625-9210
Rudy Lane: 4800 Brownsboro Rd. | Louisville, KY 40207 | (502) 625-0800
Shelby Main: 422 Main St. | Shelbyville, KY 40065 | (502) 232-7020
Shelby East: 1501 Mt. Eden Rd. | Shelbyville, KY 40065 | (502) 232-7040
Shelby West: 1720 Midland Trail | Shelbyville, KY 40065 | (502) 232-7080
Shepherdsville: 183 Adam Shepherd Pkwy. | Shepherdsville, KY 40165 | (502) 625-9915
Simpsonville: 6920 Shelbyville Rd. | Simpsonville, KY 40067 | (502) 232-7100
St. Matthews: 3794 Lexington Rd. | St. Matthews, KY 40207 | (502) 625-2280
Springhurst: 9400 Brownsboro Rd. | Louisville, KY 40241 | (502) 625-2400
Stony Brook: 2811 South Hurstbourne Pkwy. | Louisville, KY 40220 | (502) 625-2444
Southern Pkwy.: 4640 Southern Pkwy. | Louisville, KY 40214 | (502) 625-2552
Valley Station: 10517 Dixie Highway | Louisville, KY 40272 | (502) 977-5003

SOUTHERN INDIANA (ET):

Austin: 275 Highway 31 N. | Austin, IN 47102 | (812) 794-2191
Charlestown Road: 2860 Charlestown Rd. | New Albany, IN 47150 | (812) 542-0653
Clarksville: 227 East Lewis & Clark Pkwy. | Clarksville, IN 47129 | (812) 945-0635
Jeffersonville: 3230 East 10th St. | Jeffersonville, IN 47130 | (812) 285-9080

BOWLING GREEN / SOUTH-CENTRAL KENTUCKY (CT):

Stadium Park: 360 E. 8th Ave, Suite 305 | Bowling Green, KY 42101 | (270) 790-0222

INDIANAPOLIS (ET) :

Binford: 6840 Lake Plaza Dr. | Indianapolis, IN 46220 | (317) 238-2860
Carmel: 11450 N. Meridian St. | Carmel, IN 46032 | (317) 238-2831
Center Grove: 3039 Clary Boulevard South Dr. | Greenwood, IN 46143 | (463) 277-2070
Emerson Pointe: 1280 N. Emerson Ave. | Greenwood, IN 46143 | (317) 238-2877
Indianapolis: 201 N. Illinois St., Ste. 100 | Indianapolis, IN 46204 | (317) 238-2800
Plainfield: 345 South Perry Rd. | Plainfield, IN 46168 | (317) 893-0550
Zionsville: 11521 Sylo Crossing | Zionsville, IN 46077 | (463) 363-3270

CINCINNATI /NORTHERN KENTUCKY (ET):

Cincinnati: 101 West Fourth St. | Cincinnati, OH 45202 | (513) 824-6100
Edgewood: 591 Freedom Park Dr. | Edgewood, KY 41017 | (859) 331-0000
Evendale: 3113 Glendale Milford Rd. | Evendale, OH 45241 | (513) 493-1501
Florence: 7135 Houston Rd. | Florence, KY 41042 | (859) 746-9000
Hyde Park: 2651 Observatory Ave. | Cincinnati, OH 45208 | (513) 824-6130
Madeira: 7124 Miami Ave. | Madeira, OH 45243 | (513) 824-6160
Mason: 8191 Arbor Square Dr. | Mason, OH 45040 | (513) 848-0910
Highland Heights: 2635 Alexandria Pike | Highland Heights, KY 41076 | (859) 547-4900
Liberty Township: 7121 Reagan Way | Liberty Township, OH 45044 | (283) 220-9560

CENTRAL AND EASTERN KENTUCKY (ET):

Cynthiana: 939 US Highway 27 S | Cynthiana, KY 41031 | (859) 569-7970
& **Cynthiana – Bridge Street:** 103 E. Bridge St. | Cynthiana, KY 41031 | 859-234-3150
Georgetown–Cherry Blossom: 260 Blossom Park Dr. | Georgetown, KY 40324 | (502) 557-4050
Georgetown–Showalter: 103 West Showalter Dr. | Georgetown, KY 40324 | (502) 557-4025
Lexington–Hamburg: 1710 Fitzgerald Ct. | Lexington, KY 40509 | (859) 810-5759
& **Lexington – Main Street:** 369 E. Main St., Suite 100 | Lexington, KY 40507 | 859-554-9660
Lexington–Tates Creek: 4161 Tates Creek Centre Dr. | Lexington, KY 40517 | (859) 810-5812
Lexington–Vine Street: 360 E. Vine St., Ste. 100 | Lexington, KY 40507 | (859) 810-5786
Morehead: 1500 Flemingsburg Rd. | Morehead, KY 40351 | (606) 775-2842
Morehead–Downtown: 400 West First St. | Morehead, KY 40351 | (606) 755-2812
Nicholasville: 920 N. Main St. | Nicholasville, KY 40356 | (859) 724-8950
Paris–Downtown: 401 Main St. | Paris, KY 40361 | (859) 765-8251
Paris–Lexington Road: 2021 S. Main St. | Paris, KY 40361 | (859) 765-8386
Richmond–Merrick: 2037 Merrick Dr. | Richmond, KY 40475 | (859) 972-8750
Richmond–University: 660 University Shopping Ctr.| Richmond, KY 40475 | (859) 972-8706
Sandy Hook: 144 South KY 7 | Sandy Hook, KY 41171 | (606) 462-2181
Versailles: 520 Marsailles Rd. | Versailles, KY 40383 | (859) 682-6120
Wilmore: 108 East Main St. | Wilmore,KY 40390 | (859) 215-0396
Winchester–Colby Road: 1975 Bypass Rd. | Winchester, KY 40391 | (859) 681-3082
Winchester–Maple Street: 50 N. Maple St. | Winchester, KY 40391 | (859) 681-3031

WESTERN KENTUCKY / EVANSVILLE (CT):

& **Henderson Main:** 140 N. Main St. | Henderson, KY 42420 | 270-831-1500
& **Old Orchard:** 400 Barrett Blvd. | Henderson, KY 42420 | 270-831-1500
& **Eastgate (Drive-Thru Only):** 1720 E. Second St. | Henderson, KY 42420 | 270-831-1500
& **Evansville:** 1020 N. Burkhardt Rd. | Evansville, IN 47715 | 812-402-7474

& = *Former Field & Main Bank locations converting to Stock Yards Bank offices on October 19, 2026*

Checking and Savings Accounts

Your account will convert on October 19, 2026 to a Stock Yards Bank account.
You will receive a letter prior to October 19th detailing your new, pre-selected account.

FIELD & MAIN Stock Yards Bank & Trust®

Personal Accounts:

Direct Interest Checking Premium Interest Checking	Extreme Checking
50+ Interest Checking	SYB 50+ Interest
Money Market Money Market Plus	Premier Money Market
Wellness Checking (Single or Family)	Health Savings Account (HSA)
Perfect Checking Plus	Secure Checking
Simply Free Checking	Smart Checking
Simple Savings Holiday Helper XC	Statement Savings

Business Accounts:

Analysis Checking	Analysis Checking
Business Interest Checking Reliance Checking Super Now	Business Interest Checking
Simply Free Business Checking	Business Checking
Estate Accounts	No Minimum Business Checking
IOLTA (IN or KY)	IOLTA (IN or KY)
Simple Business Savings	Business Savings
Business Money Market Premium Money Market	Business Money Market

CUSTOMER SERVICE

HAVE A QUESTION?
To speak with a Customer Care Representative:
(270) 631-1055
syb.com

or email us at:
CustomerCare@syb.com

Direct Deposit & Automatic Withdrawals

Frequently Asked Questions regarding Automatic Transactions:

Important information if you currently have direct deposit(s) or automatic withdrawal(s) to your account(s) at Field & Main Bank.

If you have direct deposit(s) or automatic withdrawal(s) to your account through ACH*, it is not necessary to contact your employer, the Social Security Administration, any merchants, utility companies or whomever is making the deposit to or withdrawal from your account.

Your electronic deposit or withdrawal will post to your Stock Yards Bank account as it did at Field & Main Bank without any action from you.

*ACH transactions are transactions where you provide your routing number and account number to the payer or merchant.

If you have automatic debits through your Field & Main Bank debit card, we will enroll you in the Automatic Billing Updater service (ABU). Any participating merchants who have your card information on file will be provided the new Stock Yards Bank card information. ABU is only available to participating merchants. Merchants are not required to participate in the service.

Please check with your merchants to ensure your card information is updated.

Account Number

Please note the following regarding your Field & Main Bank account:



You may continue to use your Field & Main Bank checks until your supply has been depleted.

Your account number will not change unless you are notified in advance.

It is possible that your account number will change. If that is the case, you will be issued a new account number and a new supply of checks. If your account number will change, you will be notified by a separate mailing prior to conversion.

Final Bank Statement

Please note the following regarding your final Field & Main Bank statement:



You will receive a final bank statement from Field & Main Bank reflecting activity and interest payments through October 16, 2026 (Interest is through Oct. 18th).

Although you may be signed up for E-statements, your final bank statement from Field & Main Bank will be produced on paper and will be mailed to your address on file.

Zelle® and Greenlight

Zelle® for fast payments and Greenlight® provides family-focused money management.



We have partnered with Zelle® to bring you a fast and easy way to send and receive money with friends, family and people you know. With Zelle®, you can send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or our mobile app.

If you currently use Zelle® with your Field & Main account, Zelle® access for Field & Main Bank customers will be deactivated beginning at 8 a.m. ET / 7 a.m. CT on October 16. Zelle® is expected to be unavailable throughout the weekend. To continue using Zelle®, you must re-enroll on Monday, October 19.

On Monday, October 19, Register for Zelle®

1 Log in to Stock Yards Bank & Trust's online banking or mobile app®.
2 Select "Send Money with Zelle®"
3 Accept Terms and Conditions
4 Select your U.S. mobile number or email address and deposit account

https://www.syb.com/zelle

Money Talks. Kids Rock.

The debit card and money app for kids and teens.†

Greenlight makes it easy to raise financially smart kids. With a simple app, you can manage allowances, set spending controls, and track chores, while kids safely learn to earn, save, and spend. Parents stay in control with flexible limits and real-time alerts—helping build confidence, strong habits, and a foundation for lifelong financial success.

GREENLIGHT

https://www.syb.com/greenlight



The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.

†Stock Yards Bank & Trust customers are eligible for the Greenlight SELECT plan at no cost when they connect their Stock Yards Bank & Trust account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Plans start at $5.99/mo. Upon termination of promotion, members will be responsible for associated monthly fees. Offer ends 9/10/2028. See terms for details. Offer subject to change or renewal.

Card image shown is illustrative and may vary from the card you receive.

syb.com | Member FDIC | Equal Housing Lender



Debit Card FAQ

Frequently Asked Questions regarding your Stock Yards Bank Debit Card

***Important*: We encourage you to check with your merchants to verify card information was updated.**

If you wish to opt out of the Automatic Biller Updater service, please contact our Customer Care Team at (270) 631-1055. Automatic Billing Updater is only available to participating merchants. Merchants are not required to participate in the service.

Who will receive a debit card?
If you currently use a debit card with your Field & Main Bank account(s), you will be issued a new Stock Yards Bank Mastercard® debit card. It will be mailed in a plain white envelope the week of October 2nd - it should arrive within a few business days. A label will be attached to the card with information on how to activate the card and select your four digit PIN. The PIN will not be mailed separately.

When can I start using my new debit card?
You may activate your new card at any time upon receipt. You may start using the new card on October 19, 2026 after 9:30/8:30 am ET/CT. Until then, continue to use your current Field & Main Bank debit card.

What if I do not receive a new debit card?
If you have not received your new debit card by October 19th, please contact the Customer Care Team at (270) 631-1055.

What should I do if I have automatic payments linked to my current debit card?
We will enroll you in the Automatic Billing Updater service (ABU). Any participating merchants who have your card information on file will be provided with the new card information to prevent declines on your recurring payments or future purchases.

What are the Daily Limits on my new card?

Type of Card	ATM Limit	POS Limit*
Personal Debit Card	$600	$3,000
Business Debit Card	$600	$5,000

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

Are there fees associated with the debit card?
You may incur fees when using a non-Stock Yards Bank (foreign) ATM.

Will I still be able to use the same ATMs?
You can use any Stock Yards Bank ATM in Louisville, Central/Eastern Kentucky, Lexington, Indianapolis, Cincinnati, Northern Kentucky, Henderson, Evansville, and Bowling Green.

Will I be able to set up alerts on my debit card?
CardSpot* can manage alerts and much more. It is integrated in Stock Yards Bank Online Banking and the SYBT Mobile Banking App.

Can I connect my debit card to my digital wallet?
Yes. Your new Stock Yards Bank Mastercard debit card can be used with Apple Wallet, Samsung Wallet, and Google Wallet.

*Terms and conditions subject to change. Online Banking enrollment required. Mobile data and messaging charges may apply. Contact your mobile service provider for details.
Member FDIC | SYB - NMLS# 433971 | Equal Housing Lender



Stock Yards Bank offers same-day debit card replacement at more than 30 branch locations, allowing customers to receive a new card immediately instead of waiting for one by mail. Customers whose branch does not offer instant-issue physical cards can receive an instant digital debit card through their branch or the Customer Care Team.

Easy to use!

1: Tap, insert or swipe your card.
2: Sign or enter your PIN.
3: Remove your card when prompted.

Faster Transactions

- *Your new card includes support for contactless transactions.*
- *You don't have to insert your card into the terminal and wait.*
- *Save time every time you tap.*

In case you missed the notification regarding your TCM Credit Card:

In July 2026, Stock Yards Bank & Trust transitioned away from the Field & Main credit card program with TCM (Total Card Management). As a result, TCM reissued a new card and does not support in-branch payments. Your payment options are below:

- **Online:** Visit MyCardStatement.com. Please refer to your monthly statement for access instructions.
- **Phone:** Call the customer service number listed on your statement to make a payment.
- **Mail:** Submit your payment by mailing a check along with the payment coupon included in your monthly statement.

Discover the Advantages of a Stock Yards Bank & Trust Credit Card



Are you looking for a credit card that offers great rewards or helps you establish and strengthen your credit? At Stock Yards Bank & Trust, we have options designed to meet your individual needs.

Earn Rewards with Our Visa Credit Card*

Imagine earning 1% cash back on every purchase you make! Our Stock Yards Bank Visa Credit Card lets you do just that. Whether it's groceries, gas, or your favorite online finds, you'll earn rewards with every swipe. It's a simple way to get more out of your everyday spending.

Build Your Credit with Our Secured Visa Credit Card

Starting out with credit or looking to rebuild? Our Secured Visa Credit Card can be a valuable tool. Backed by a cash deposit, it can be more accessible to some borrowers than a traditional unsecured card. It offers the convenience of a Visa card while you build your credit history.

Ready to learn more and find the card that's right for you? Visit syb.com/credit-cards today to explore the details, compare features, and apply online.

*Rewards: Customer will earn 1% back in the form of a statement credit on net purchase (purchase minus any credits or returns) only. Purchases do not include balance transfers, cash advances, ATM transactions, convenience checks, disputed or unauthorized purchases/fraudulent transactions, Card account fees and finance charges. Your account must be open and in good standing (i.e. not canceled, delinquent, terminated, over the limit, lost or otherwise not available for your use) prior to redemption. Rewards expire 36 months from the date posted to your Rewards account. Redeeming Rewards Statement Credit - Minimum request of $25 up to the total Rewards account balance at the time you redeem. Your statement credit will post to your account within 5 business days and will appear on your next statement after it is posted. The credit is applied to the overall balance on the account, which means that you must still make the monthly Minimum Payment Due. Statement credits may not be canceled or returned. Rewards Terms and Conditions are available at UChoose Rewards online account profile.

Card Spot*

Quick, secure control of your debit card through the Stock Yards Bank mobile app.



Managing your debit card should be simple, secure, and always on your terms. CardSpot* is an innovative, streamlined way to take control of your card, available in our mobile banking app.

With CardSpot*, you get more than just card management. You get peace of mind, powerful features, and 24/7 access to your card—anytime, anywhere.

CardSpot* Benefits

Don't Let Anything Get Past You
Stay informed with real-time alerts for every card transaction. You'll receive instant notifications the moment a charge hits your account.

Turn Your Card Off and On
Misplaced your card? No problem. Instantly turn it off from your phone and back on when you're ready.

Use Your Card with Ease
Add your card to your mobile wallet (Apple Pay, Google Pay, and more) in just a few taps—no waiting required. Start using your card instantly.

24-Hour Self-Service, Even When Your Branch Is Closed
From setting travel notifications to managing your card preferences, you're always in control—no branch visit or customer service call needed.

How to Sign Up

Download our mobile banking app or log in today to take control with confidence.

Want more information? Visit:

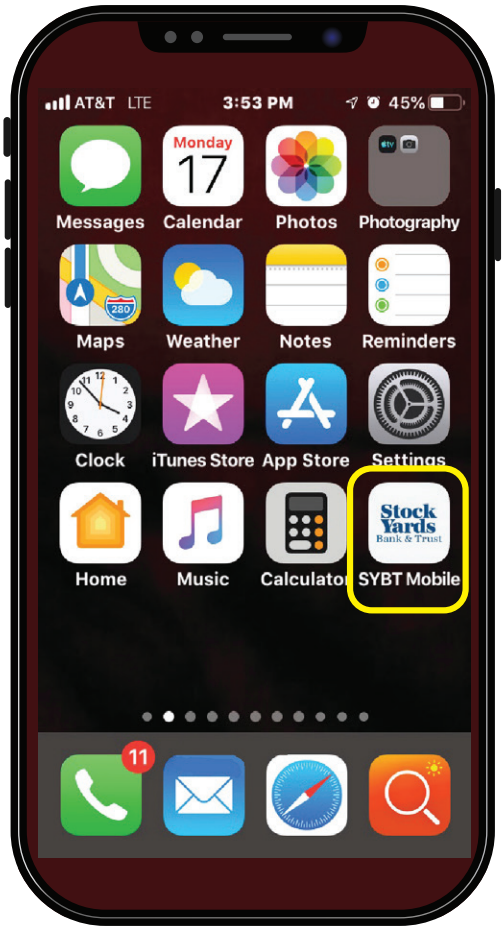
CardSpot* | Stock Yards Bank & Trust

Scan QR Code to learn more.

*Terms and conditions subject to change. Online Banking enrollment required. Mobile data and messaging charges may apply. Contact your mobile service provider for details.
Member FDIC | SYB - NMLS# 433971 | Equal Housing Lender

Consumer Digital Banking

Our Digital Banking is easy to use. Here's what you need to know to get started.



On Friday, October 16th at 5 p.m. ET / 4 p.m. CT, you will no longer be able to access your current Field & Main Bank Digital Banking profile. At this time, we will begin working to finalize our system conversion.

You will be able to access your online banking at Stock Yards Bank on Monday, October 19, 2026, at www.syb.com. You will receive a welcome email containing specific information that includes your Login ID and instructions for your first login. Upon receipt of this email, your account information will be available to view. *(see login note at right)*

Mobile Banking: On Monday, October 19th at 8 a.m. ET / 7 a.m. CT you may access your account information using the Stock Yards Bank app. Download the Stock Yards Bank app from the Apple or Google Play Store.
Enroll in our mobile deposit feature to conveniently deposit check(s), up to $3,500 a day.

Mobile Banking and Apple Watch:
View your account balances and recent transactions from your Apple Watch without logging into Mobile Banking.

Apple® and Apple Watch® are Trademarks of Apple, Inc.

Digital Account Transfers: Internal and External transfers through Digital Banking will need to be reestablished. We cannot convert existing Field & Main account transfers.

HELPFUL INFORMATION

HAVE A DIGITAL BANKING QUESTION?
To speak with a Customer Care Representative:

(270) 631-1055
or email us at:
CustomerCare@syb.com

FIRST TIME LOGIN

- Leave your login and password boxes blank and select FORGOT PASSWORD.
- You will be prompted to enter your login ID (same as Field & Main ID).
- Follow the prompts to set up your digital banking.



E-Statements and Digital Account History: History of account activity, check images and E-Statements will be converted from Field & Main Bank. We anticipate having all transaction history and E-Statement history available by Friday, October 23rd.

Alerts: Any online banking or mobile banking alerts you established with Field & Main Bank will **not be** converted. You may reestablish balance or activity alerts once you have successfully logged into www.syb.com.

Consumer BillPay Users:

Bill payment history will be converted for Consumer BillPay users.

PLEASE NOTE THIS IMPORTANT CHANGE: The new BillPay system will process check payments differently. Instead of the debit occurring when the check clears your account, you will be debited on the date the check is printed and mailed to the recipient. Electronic payments will not change, with the debit occurring one business day before your selected delivery date.

Business Digital Banking

Business Digital Banking has all the features your business needs.

HELPFUL INFORMATION

HAVE A DIGITAL BANKING QUESTION?
To speak with a Customer Care Representative:

(270) 631-1055

Business digital banking customers will receive a "Welcome" email the morning of October 19, 2026 containing the information needed to log in for the first time. Please do not attempt to log in before receiving your personal welcome email on October 19, 2026.

E-Statements and Digital Account History: All history of account activity, check images and E-Statements will be converted from Field & Main Bank. We anticipate having all transaction history and E-Statement history available by Friday, October 23rd.

Alerts: Any online banking or mobile banking alerts you established with Field & Main Bank will **not be** converted. You may reestablish balance or activity alerts once you have successfully logged into www.syb.com.

Digital Account Transfers: Internal and External transfers through Digital Banking will need to reestablished. We cannot convert existing Field & Main account transfers.

Business BillPay Users:

PLEASE NOTE THIS IMPORTANT CHANGE: The new BillPay system will process check payments differently. Instead of the debit occurring when the check clears your account, you will be debited on the date the check is printed and mailed to the recipient. Electronic payments will not change, with the debit occurring one business day before your selected delivery date.

Treasury Management and Remote Deposit

If you are a Treasury Management customer, please note the following:



Clients utilizing Remote Deposit, originating ACH transactions, wire transfers, lock box, positive pay, Smart Safes or EBilling will be contacted by Treasury Management employees to set up training and answer any questions regarding these services. If you have questions please contact Treasury Operations at (502) 625-9977.

Field & Main Bank Loan

This page should help answer your questions about your Field & Main Bank Loan.

The servicing of your Field & Main Bank loan is being transferred to Stock Yards Bank effective October 19, 2026.

- **Will I receive a monthly billing statement?**
  Unless you have previously selected to be paperless, you will begin to receive a monthly billing statement/notice. You should expect to receive this statement/notice 10-15 days prior to your payment due date. 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.

- **Where can I make payments?**
  Payments for your loan may be made at any Stock Yards Bank location. Payments may also be mailed to PO Box 39511, Louisville, KY 40233.

- **Can I make my payments via the internet?**
  You may make payments online through your Stock Yards Bank digital banking account.
  Visit https://www.syb.com/loan-payment-options or call (270) 631-1055 for the other payment options.

- **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 our Customer Care Center at (270) 631-1055 for more information or to set up the transfers.

HELPFUL INFORMATION

- **HAVE A LOAN QUESTION?**
  To speak with a Loan Specialist, visit a Stock Yards Bank location or call:

  (270) 631-1055

  or email us at:
  CustomerCare@syb.com

Overdraft Loans

Overdraft Loans will transition to Stock Yards Bank's Easy Access Line of Credit product (EALOC).

Please note that if you had a Field & Main Overdraft loan, that lending instrument will transition to Stock Yards Bank's EALOC product. The account will be updated to align with the features and structure of the Easy Access Line of Credit. These updated terms will take effect on October 19, 2026.

Summary of Changes: Effective October 19, 2026, the following changes will apply to your line of credit:

1. Annual Percentage Rate APR
Your current APR will change to a fixed 12.75% APR effective October 19, 2026. This change may result in either an increase or a decrease to your APR depending on your existing terms. The new APR applies to your outstanding balance and to any future advances.

2. Minimum Monthly Payment
Your required minimum monthly payment will change from interest only to 2.5 percent of the principal balance or twenty-five dollars, whichever is greater. This change will be reflected beginning with your October 2026 statement. You should continue to make payments as required. You may make additional payments or repay the balance at any time without penalty.

3. Draw Period and Maturity Structure
Your current line of credit is payable on demand. Beginning October 19, 2026:

- A 60-month draw period will be available;
- At the end of that period if you meet the Bank's credit criteria the Bank may extend the draw period for an additional 60 months; or
- Convert the outstanding balance to a repayment term during which no further advances will be permitted.

If the line converts to a repayment schedule we will provide the repayment terms at that time.

4. Overdraft Transfer Fee
Beginning October 19, 2026, a $10 transfer fee will be charged when funds are transferred from your line of credit to your deposit account to cover an overdraft.

Terms Not Changing
Your credit limit billing cycle and access methods will remain unchanged.

Your Right To Opt Out
If you choose to opt out of the new terms, your Field & Main Overdraft Loan will be closed to new advances. Your existing balance will become due on demand under your current terms. Please note that, because clients may opt out through October 19, 2026, the full outstanding balance would become due on October 19, 2026.

How to Opt Out
- Visit any Stock Yards Bank and Trust location
- Call (800) 625-9066
- Email onlinecustomerservice@syb.com

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 Field & Main Bank Bounce Protection program. If you are currently a Field & Main Bank Bounce Protection customer, you will be automatically converted to the Overdraft Privilege Program at Stock Yards Bank & Trust. The chart below illustrates the features of the Stock Yards Bank Overdraft Privilege Program:

Feature	Bounce Protection Field & Main Bank	Overdraft Privilege Stock Yards Bank Product
Non-Sufficient Funds (NSF) Fee per Item	$33	$36
Overdraft (OD) Limit - Consumer Overdraft (OD) Limit - Business	$800 at account opening (Consumer) $800 at account opening (Business)	$200 at account opening for consumers and sole proprietors *Once eligibility requirements are met:* $1,000 (Consumer) $1,500 (Business)
Minimum OD Amount to Incur a Fee	$10	$10
Daily Limit on per item fees	5 items per day	6 items per day
Eligibility to increase	Avoid excessive overdrafts suggesting the use of Bounce Protection as a continuing line of credit. * Positive balance within 30-day period for a minimum of 24 hours * No legal, administrative orders, or levy	* Account open 60 days * Aggregate deposits of $1,000 in previous two-month period (Consumer); $2,000 (Business) * Positive balance within 30-day period for a minimum of 24 hours * No defaults on any Stock Yards Bank loans or accounts * No legal, administrative orders, or levy

- **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 (833) 379-2820.

- **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 Field & Main Bank Overdraft Courtesy customer and you provided Field & Main Bank 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 (833) 379-2820, emailing us at overdraftprivilege@syb.com, visiting a branch, or by mailing your revocation of consent to P.O. Box 32890, Louisville, KY 40232. Your revocation must include both your name and account number.

  You may opt in for this service using any of the contact methods listed above.

Overdraft Privilege / Disclosure

Information regarding our Overdraft Privilege and Overdraft Repayment Plan Policy:

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 to you at the time you opened your 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 is available to you on request.

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). 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.

Pursuant to Stock Yards Bank & Trust's commitment to always provide you with the best level of service, Overdraft Privilege is provided to consumer and sole proprietor accounts upon opening to cover overdrafts up to $200. Consumer and business accounts may become eligible for additional coverage when the account has been open for at least 60 days. To maintain Overdraft Privilege, you must:

- Keep your account in good standing;
- Bring your account to a positive balance within every thirty (30) day period for a minimum period of 24 hours;
- Not be in default on any loan or other obligation to Stock Yards Bank & Trust;
- Not be subject to legal or administrative order or levy; and
- Your account may not have a line of credit or sweep between accounts for overdraft protection

To be eligible for increased coverage amounts, you must meet the criterion above and:

- Your account must be open for at least sixty days;
- For consumer and sole proprietor accounts, make deposits totaling at least $1,000 in the prior two months combined. For commercial accounts, make deposits totaling at least $2,000 in the prior two months combined.

Overdraft Privilege for consumer checking accounts will generally be limited to a maximum of $1,000 overdraft (negative) balance. This privilege for commercial accounts will generally be limited to a maximum of $1,500 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), 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 the 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 $36 will be imposed for overdrafts created by checks, ACH, ATM withdrawals, debit card transactions, in-person withdrawals, or by other electronic means. If a negative balance remains on your account, we may close your account and report your information to an outside collection and credit 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.

Stock Yards Bank & Trust Processing Order

Our policy is to process Internal Transfer Loan Payments first, by dollar amount - smallest to largest on the day they are processed. We process Teller Cashed Checks second, by dollar amount - smallest to largest on the day they are processed. We process Stock Yards Bank ATM third, by dollar amount - smallest to largest on the day they are processed. We process Point of Sale (POS) Withdrawals fourth, by dollar amount - smallest to largest on the day they are processed. We process Recurring Point of Sale (POS) withdrawals fifth, by dollar amount - smallest to largest on the day they are processed. We process Foreign ATM Withdrawals sixth, by dollar amount - smallest to largest on the day they are processed. We process Automated Clearing House (ACH) Withdrawals seventh, by dollar amount - smallest to largest on the day they are processed. We process Counter Checks or Checks without a Check Number eighth, by dollar amount - smallest to largest on the day they are processed. We process Checks ninth, in numerical order (by check number) on the day they are processed. We process Service Charges tenth, by dollar amount - smallest to largest on the day they are processed.

For our consumer customers, Stock Yards Bank & Trust will authorize and pay overdrafts for checks and other transactions made using your checking account number and automatic bill payments. Stock Yards Bank & Trust will not authorize and pay overdrafts for ATM or everyday debit card transactions unless you ask us to. 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 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 in its entirety at any time by contacting us by:

- Calling the Overdraft Privilege Department at (502) 625-1040 or (833) 379-2820
- Mailing us at PO Box 32890, Louisville, KY 40232
- Emailing us at overdraftprivilege@syb.com
- Visit one of our convenient branch locations

Common Features for Your Account

The following fees/charges may be assessed against your account and the following transaction limitations may apply to your account

ACCOUNT FEATURE	UNIT	FEE
OFFICIAL CHECKS:		
Customer Only	each	$ 7.00
CHECK SERVICES:		
Check Printing	per account	depends on style
Temporary Checks	each	$ 1.00
Non-client Check Cashing	each	$ 8.00
RESEARCH:		
Account Research Fees/Charges	per hour	$40.00
Photocopies	each	$ 2.00
Check Image Printout	per page	$ 2.00
OVERDRAFTS AND COLLECTIONS:		
NSF/Return Item Fee	each	$36.00[1]
Overdraft Fee	each	$36.00[1]
Automatic Transfer Fee (for overdraft - Easy Access or Account)	per transfer	$10.00
Returned Deposited Item Fees/Charges	each	$15.00
Collection Items	each	$25.00
International Check Collection	each	$25.00
LEGAL JUDGEMENTS:		
Order of Garnishment Fee	each	$125.00[4]
Notice of Levy Fee	each	$125.00[4]
ACCOUNT ACTIVITY FEES:		
Account Charge Off	per account	$30.00
Dormant Account Fees/Charges	monthly	$7.00[2]
Premature Account Closing	one time	$25.00[3]
MISCELLANEOUS FEES:		
Automatic Transfer Fee (to external account outside of Online Banking)	per transfer	$8.00
Foreign Currency Order	each	$20.00
Foreign Currency Exchange	each	$20.00
IRA Outgoing Transfer Fee	per IRA transfer	$50.00
Statement Duplicate/Interim	each	$5.00[5]
Stop Payment Fees/Charges	each	$36.00
SYB BANK CARD:		
Non-SYB ATM Withdrawals	each	$2.00
Debit Card Replacement	each	$10.00
WIRE TRANSFERS:		
Incoming	each	$15.00
Outgoing Domestic	each	$30.00
Outgoing International	each	$55.00

HELPFUL INFORMATION

HAVE A QUESTION?

To speak with a Customer Care Representative:

(270) 631-1055

or email us at: CustomerCare@syb.com

1. NSF/ Overdraft can be caused by check, in-person withdrawal, or electronically, as applicable.
2. An account is declared Dormant if it is reported with no activity for 24 consecutive months. Accounts with a balance less than $500 will be charged a $7 monthly dormant fee.
3. Fees/Charges apply if the checking account is closed within 90 days of account opening.
4. Fee may vary based on Federal and State law restrictions.
5. Research fees may apply.

Member FDIC | Equal Housing Lender

Safe Deposit Box Annual Rent

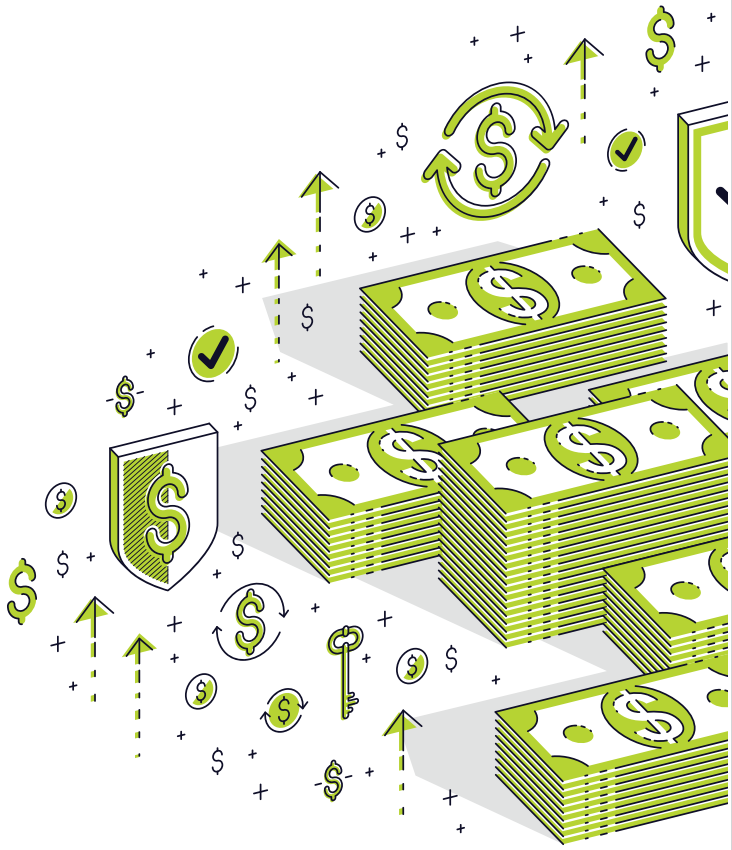
Field & Main safe deposit box holders can continue banking with confidence as they transition to Stock Yards Bank & Trust.

SIZE	ANNUAL RENT
2x5	$20.00
3x5	$25.00
4x4	$30.00
5x5	$30.00
4x5	$40.00
5x7	$50.00
3x10	$40.00
5x10	$50.00
11x5	$55.00
6x10	$60.00
7x10	$75.00
7x12	$85.00
9x10	$85.00
10x10	$85.00
10.5x10	$85.00
15x10	$115.00
Large 06 (15x11)	$115.00
Large 07 (15x21)	$175.00
Large 08 (15x44)	$330.00

OTHER FEES

Lost Key Fee	$45.00
Drill Fee	$175.00

Protect your important documents and treasured belongings with a safe deposit box at Stock Yards Bank & Trust.



Safe deposit boxes are available to customers who maintain a checking or savings account with the bank.

Deposit Insurance FAQs Following A Bank Merger

Below are some frequently asked questions about how FDIC Coverage works after two banks merge. This information is useful to customers with more than $250,000 in both banks.

FEDERAL DEPOSIT INSURANCE CORPORATION

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 **Field & Main Bank**, 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 Field & Main Bank when they merge?

When Stock Yards Bank acquires deposits from Field & Main Bank, they are separately insured from deposits at Stock Yards Bank for at least six months after the merger. 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?

Additional protections exist 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 or is renewed with different terms 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, IF...	AND...	THEN...
CD Matures within 6 months...	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...	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...		Separate coverage ends upon maturity of the CD.

Privacy Policy

Your privacy is very important to us. Our Privacy Policy is listed below:

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

Rev. 5/2019

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?
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	Yes	No
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you	No	We don't share

Questions? Call (270) 631-1055, or go to www.syb.com

Who we are	
Who is providing this notice?	Stock Yards Bank & Trust Company
What we do	
How does Stock Yards Bank & Trust 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 Stock Yards Bank & Trust collect my personal information?	We collect your personal information, for example, when you ■ Open an account ■ or deposit money ■ or apply for a loan ■ or use your credit or debit card ■ give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies
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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Stock Yards Bank & Trust does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Stock Yards Bank & Trust does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include Raymond James Financial Services, Inc.*

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TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state or Commonwealth of the branch in which your account is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (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 agreement 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 agreement 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. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement 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. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement 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 agreement should be construed so the singular includes the plural and the plural includes the singular. Throughout this document, when a provision is identified as being applicable to a certain state (for example, “in Kentucky”), it means that the provision is only applicable if your account is held at a branch located in that particular state. Any provision which is not described as applying to a particular state, applies to your account.

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, without notice to you, 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 we can deduct any amounts deposited into the account and apply those amounts to the shortage. 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 be liable for our costs 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. This includes, but is 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. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys’ fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn “on us”). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error, counterfeit cashier’s check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. 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. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. 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. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

WITHDRAWALS -

Important terms for accounts where more than one person can withdraw - 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 endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated 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. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

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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.

Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple or other special signature requirements - If you have specified that some or all of your checks must be signed by more than one person, or have specified that the authorized signers for checks of any one category or amount are different from the checks of another category or amount, or use checks that require multiple signatures, you acknowledge that those restrictions are for your internal use only and do not bind us even if you have made us aware of such restrictions, and that you will hold us harmless from paying any check that does not have the number of required signatures specified by you.

Notice of withdrawal - We reserve the right to require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) 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 separately provided notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Overdraft Privilege and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the “available balance” method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your “available” balance may not be the same as your account’s “actual” balance. This means an overdraft or an NSF transaction could occur regardless of your account’s actual balance.

Your account’s actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money “available” in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any “holds” placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled “A temporary debit authorization hold affects your account balance.”

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as “everyday”) debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the “Payment order of items” subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, “Your Ability to Withdraw Funds”) for information on when different types of deposits will be made available for withdrawal. For an account to 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. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. 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 times 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.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account

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available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process Internal Transfer Loan Payments first, by dollar amount - smallest to largest on the day they are processed. We process Teller Cashed Checks second, by dollar amount - smallest to largest on the day they are processed. We process Stock Yards Bank ATM third, by dollar amount - smallest to largest on the day they are processed. We process Point of Sale (POS) Withdrawals fourth, by dollar amount - smallest to largest on the day they are processed. We process Recurring Point of Sale (POS) Withdrawals fifth, by dollar amount - smallest to largest on the day they are processed. We process Foreign ATM Withdrawals sixth, by dollar amount - smallest to largest on the day they are processed. We process Automated Clearing House (ACH) Withdrawals seventh, by dollar amount - smallest to largest on the day they are processed. We process Counter Checks or Checks without a Check Number eighth, by dollar amount - smallest to largest on the day they are processed. We process Checks ninth, in numerical order (by check number) on the day they are processed. We process Service Charges tenth, by dollar amount - smallest to largest on the day they are processed.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as "everyday") debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

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 reserve the right to refuse some forms of ownership and beneficiary designations on any or all of our accounts unless otherwise prohibited by law. 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) - This 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, affect the number of signatures necessary for withdrawal.

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

In Indiana, Revocable Trust Account/In Trust For (pursuant to the Multiple Party Account statutes in *Indiana Code* ch. 32-17-11 et. seq.) - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In Indiana, Pay-on-Death Account with LDPS (pursuant to the Transfer on Death Property Act statutes in *Indiana Code* ch. 32-17-14 et. seq.) - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless all persons creating the account die. If a named beneficiary does not survive all persons that created the account, that beneficiary's right to a transfer on death transfer belongs to that beneficiary's lineal descendants per stirpes (LDPS) who survive all persons that created the account. LDPS means that group of people that are the lineal descendants of a beneficiary who will take, in place of the beneficiary they have survived, the beneficiary's share as determined under Indiana law. In order for a lineal descendant to take in place of a beneficiary, the lineal descendant must survive the death of that beneficiary. The person(s) creating this account type may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In Indiana, Pay-on-Death Account No LDPS (pursuant to the Transfer on Death Property Act statutes in *Indiana Code* ch. 32-17-14 et. seq.) - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares unless otherwise designated in writing, without right of survivorship. The person(s) creating this account type may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In Indiana, Additional Transfer on Death Property Act Rules - If there are multiple primary beneficiaries and a primary beneficiary does not survive all persons creating the account and does not have a substitute under the LDPS rules, the share of the nonsurviving primary beneficiary is allocated among the surviving primary beneficiaries in the proportion that their shares bear to each other. If there are no surviving primary beneficiaries and there are no substitutes for the nonsurviving primary beneficiaries under the LDPS rules, the property belongs to the surviving contingent beneficiaries in equal shares or according to the percentages or fractional shares stated in the designation. If there are multiple contingent beneficiaries and a contingent beneficiary does not survive all persons creating the account and does not have a substitute under the LDPS rules, the share of the nonsurviving contingent beneficiary is allocated among the surviving contingent beneficiaries in the proportion that their shares bear to each other. If no beneficiary survives all persons creating the account, the property belongs to the estate of the owner unless directed to a substitute beneficiary under the LDPS rules.

In Ohio, Revocable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (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. You represent that you have the authority to open and conduct business on this account on behalf of the entity. 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.

OFFICIAL CHECKS - We are not required to accept a stop payment order on a cashier's check, teller's check (i.e., official check) or certified check, unless you provide us a sworn statement in a form we deem acceptable that the check is lost, stolen or destroyed. After you place a stop payment on such a check,

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we are not required to refund the check amount or issue a replacement check until at least 90 days after the issue date of the original. We are not required to refund the check amount or issue a replacement check if the check is presented for payment within 90 days of the original issue date.

In Ohio, STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. 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. Because the most effective way for us to execute a stop-payment order is by using an automated process, 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. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite 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).

In Indiana and Kentucky, STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. 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. Because the most effective way for us to execute a stop-payment order is by using an automated process, 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. Your stop-payment order is effective for six months if it is given to us in writing or by another type of record. (Generally, a "record" is information that is stored in such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop-payment records you can give us.) Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if it is not confirmed in writing or by another type of record within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite 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. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

In Kentucky and Ohio, AMENDMENTS AND TERMINATION - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason except as prohibited by law. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

In Indiana, AMENDMENTS AND TERMINATION - We may change or amend this agreement in any way, including by modifying any term of this agreement, deleting any term of this agreement, or adding any new term to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason except as prohibited by law. For any of these types of changes or amendments, we will give you reasonable notice in writing or by any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

In general, we will provide at least thirty (30) days advance written notice of change before the effective date of any change or amendment to this agreement. However, we may determine, in our sole discretion, that the nature of the change or amendment requires an effective date sooner than thirty (30) days. This may occur because, for example, it is impractical or inadvisable to wait thirty (30) days. In the event we do not provide at least thirty (30) days advance written notice of change, reasonable notice will depend on the circumstances, and in some cases, it might be reasonable for us to give you a notice of change after the effective date. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice. The method of delivering a notice of change, including a notice of any change or amendment to this agreement, shall be deemed reasonable if given in writing by mail, by any electronic communication method to which you have agreed, or on (or with) a periodic account statement.

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Unless otherwise indicated in the notice of change, if we have notified you of a change or amendment to this agreement and you continue to have your account after the effective date, you have accepted and agreed to the new or modified terms. You should carefully review any notice of change, and any communications we send you regarding such notice of change, as the notice and any associated documentation will provide important information of which you need to be aware. We reserve the right, in our sole discretion, to waive any term of this agreement with or without notice to you. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) or alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) 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, if 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 or alterations 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 or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any 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 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 information on errors relating to electronic fund transfers (e.g., online, mobile, 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. This disclosure (Substitute Checks and Your Rights) will be included with any substitute checks that we send you. A copy is not included in this document, but you may contact us if you would like to receive a copy.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

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

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, 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 available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that 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 any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

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 is 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 debtor's 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 setoff.

AUTHORIZED SIGNER - The authorized signer is merely designated to conduct transactions on behalf of the owner or owners. Owners do not give up any rights to act on the account, and the authorized signer may not in any manner affect the rights of owners or beneficiaries, if any, other than by withdrawing funds from the account. Owners are responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on behalf of the owners.

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We may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

For accounts owned by a single individual, the owner may terminate the authority at any time, and the authority is automatically terminated by the death of the owner.

If our policy allows for the designation of an authorized signer on an account with multiple owners (and without any multiple signatures requirement), then the following rules apply: Each owner individually authorizes the authorized signer to act on his/her behalf. Any one owner may revoke or terminate the authorization, and the authorized signer's authority to access the account will continue only as long as no owner has revoked authorization. If no other event terminates the authority of the authorized signer, the authority is terminated upon the death of the last surviving owner.

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.

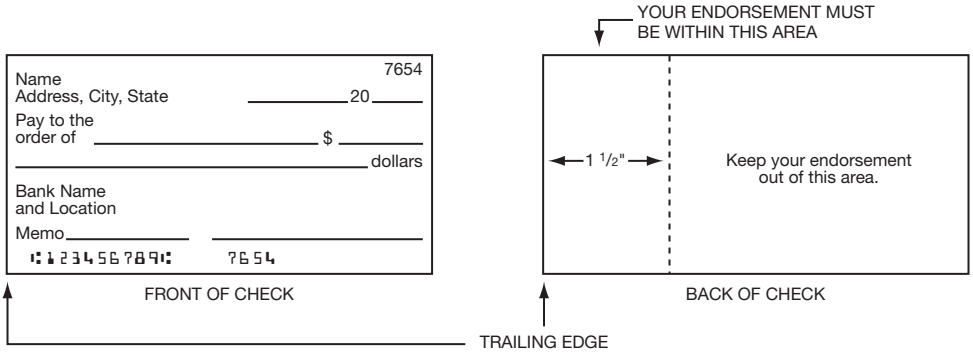
CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

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 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.

ENDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1½" of the "trailing edge" of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1½" of that edge.



It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the back of the check obscures our endorsement.

These endorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged

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against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

ACCOUNT SECURITY -

Your duty to protect account information and methods of access - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, “Electronic Fund Transfers.” For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don’t initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

FUNDS TRANSFERS - Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board of Governors of the Federal Reserve System, 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 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 and other funds-transfer system rules, as applicable. 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. Credit entries may be made by ACH or other funds-transfer systems. 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.

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FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing 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. You give us this authority 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. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

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 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 owner's name typed or printed on the signature line.

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.

Dormant Accounts: Your account is considered dormant if you have not made a deposit or withdrawal for 24 months. If your account is dormant, we may, if allowed by law, charge a monthly dormant account fee on your account. Funds in abandoned accounts will be sent to a state agency, in accordance with state law. After the funds have been sent to the state, we are not responsible for them. If you choose to reclaim the funds, you may apply to the state agency. We reserve the right not to send statements on accounts we consider dormant, subject to applicable law.

ONLINE ACCOUNT OPENING:

A Stock Yards Bank & Trust Co. account can be opened Online by individual residents of Kentucky, Indiana and Ohio only. Verifying information, including a social security number, date of birth and physical address for each account owner must be provided as set forth on the online application. Please note that you are strictly responsible for establishing and maintaining safeguards against unauthorized transmissions in connection with such application and account and against improper access to information through your computer and your internet access. You agree that we will not be liable for any breach of security or actions by third parties due to unauthorized access allowed or facilitated by you or due to your failure to maintain appropriate confidentiality or security procedures. You further agree to reimburse, indemnify, and hold us harmless for and against any loss, liability, claim, or controversy arising out of or in connection with any unauthorized transmission or improper access to your private information in connection with opening an account Online, as well as all costs and expenses associated with defending against said claims, including but not limited to reasonable attorney's fees.

Accepting eStatements and eNotices: To apply for an account online, you must consent to receive your periodic statements and notices electronically using eStatements and eNotices. You may withdraw your consent to having your statements provided to you electronically online or by calling 502-582-2571 or 800-625-9066. Please note that you are strictly responsible for establishing and maintaining safeguards against unauthorized transmissions in connection with your receiving such statements and improper access to your computer. You agree that we will not be liable for any breach of security or actions by third parties due to unauthorized access allowed or facilitated by you or due to your failure to maintain appropriate confidentiality or security procedures.

Account Opening Deposit: You must deposit the minimum required amount for your account selection to open a Stock Yards Bank & Trust Co. account. To fund your account, you authorize us to withdraw funds from the designated checking or savings account on your account application. For your security we will verify that you have access to this account. We may put a temporary hold on your deposit(s) for up to 10 business days or until you complete our verification procedures, whichever is longer.

FOREIGN CHECKS - Checks deposited that are drawn on banks outside of the United States are subject to delayed credit. Credit may be given on the following business day after deposit or may be delayed for several weeks at our discretion. This decision will be made after the check has been deposited. We will provide notice by mail if the credit will take longer than one business day. Foreign checks may incur a collection charge which will be deducted from the check proceeds. If the check is drawn in a foreign currency the amount credited will be based on our exchange rate at the time the funds are credited to your account. Credit of a foreign check is not a guarantee of clearing or final payment from the foreign bank and can be withdrawn at a future date upon return notice from the foreign bank. The exchange rate for the withdrawn funds will be set by us at the time of the withdrawal and may be higher or lower than the originally credited rate.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

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RESOLUTION OF DISPUTES BY ARBITRATION

PLEASE READ THE FOLLOWING PROVISIONS CAREFULLY. THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR DEPOSIT ACCOUNT(S) AND HOW YOU AND WE WILL RESOLVE DISPUTES ARISING IN CONNECTION WITH YOUR ACCOUNT(S). IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. THE DECISION OF THE ARBITRATOR IS FINAL AND BINDING. This Arbitration Provision does not apply if, on the date you submit your Application or on the date we seek to invoke our arbitration provision, you are a member of the Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether you are covered by the Military Lending Act, please contact us at: Stock Yards Bank, 1040 E Main St, Louisville, KY, 40206; or phone 1.800.625.9066.

You and we each understand and agree (a) that we are giving up the right to have our dispute heard before a judge or jury, or otherwise to be decided by a court or government tribunal, and (b) that this section precludes you and us from participating in or being represented in any class or representative action or joining or consolidating the claims of other persons. This is a class action waiver and jury trial waiver.

Agreement to Arbitrate Disputes

Either you or we may elect, without the other's consent, to require that any dispute between us, or concerning your Stock Yards Bank & Trust Co. deposit account(s), except those disputes specifically excluded below, be resolved by binding arbitration as provided in this section and not through litigation in any court. If neither you nor we decide to compel arbitration, then the disputed matter will be resolved in court by a judge without a jury.

Disputes Covered by Arbitration

Any claim, dispute or controversy relating to or arising out of your deposit account(s), these Terms and Conditions, or our relationship will be subject to arbitration. All disputes are subject to arbitration, no matter what legal theory they may be based on or what remedy they seek. Disputes also include claims relating to the application, enforceability or interpretation of any of these arbitration provisions, except that any challenge to the validity or enforceability of the class action or jury trial waiver may only be decided by a court of law. Notwithstanding the foregoing, disputes filed by you individually or by us in a small claims court are not subject to arbitration, so long as the disputes remain in such court and advance only an individual claim for relief.

Commencement of Arbitration

Either you or we may start the arbitration of any claim. Arbitration is started by giving written notice to the other party of the intent to initiate arbitration. This notice may be given before or after a lawsuit has been filed concerning the claim. If you start the arbitration, you must notify us at the following address: Stock Yards Bank & Trust Attn: Arbitration, P.O. Box 32890, Louisville, KY 40232-2890. If we start the arbitration, we will notify you in writing at your last known address in our files.

Administration of Arbitration Proceeding

You and we agree that the American Arbitration Association (AAA) will administer each arbitration proceeding and the selection of an arbitrator according to the Commercial Arbitration Rules or, if you are a consumer, the Consumer Arbitration Rules, as each may be amended, updated or replaced from time to time. If there are any differences between the applicable AAA Rules and this arbitration provision, this provision will apply. The arbitration will be conducted at a location mutually agreed upon by you and us in the state where your account is maintained.

There shall be one arbitrator. The arbitrator must be a member of the state bar where the arbitration is held, with at least 10 years of experience and with expertise in the substantive laws applicable to the subject matter of the dispute.

The arbitrator's award will be final and binding on you and us, except for any right of appeal provided by the Federal Arbitration Act. Judgment upon the arbitrator's award may be entered in any court, state or federal, having jurisdiction.

No Class Action

You and we agree that no class action, private attorney general or other representative claims may be pursued in arbitration, nor may such action be pursued in court if either you or we elect arbitration. Additionally, you may not join or consolidate your claim in arbitration with claims brought by other depositors or persons associated with different deposit accounts, unless those persons are joint account holders or beneficiaries on your account(s). If any provision related to a class action, class arbitration, private attorney general action, consolidation of claims or other representative action is found to be illegal or unenforceable, none of these arbitration provisions (except this sentence) will remain in effect and the claims will instead be resolved through litigation in a court rather than in an arbitration proceeding.

Right to Provisional Remedies Preserved

Nothing in this arbitration provision shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to preserve or obtain possession of property, to exercise any security interest or lien we may hold in property, or to comply with legal process or to obtain provisional remedies such as injunctive relief, attachment or garnishment by a court having appropriate jurisdiction.

Governing Law

You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act and not by any state arbitration law. To the extent state law may apply, the laws of the state governing your account relationship apply.

ELECTRONIC FUND TRANSFERS
YOUR RIGHTS AND RESPONSIBILITIES

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).

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- **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

Currency Conversion and Cross-Border Transaction Fees. If you initiate a transaction with your Debit Card in a currency other than US Dollars, Mastercard will convert the charge into a US Dollar amount. The Mastercard currency conversion procedure is based on rates observed in the wholesale market or, where applicable, on government-mandated rates. The currency conversion rate Mastercard generally uses is the rate for the applicable currency that is in effect on the day the transaction occurred. However, in limited situations, particularly where Mastercard transaction processing is being delayed, Mastercard may instead use the rate for the applicable currency in effect on the day the transaction is processed.

Mastercard charges us a Currency Conversion Assessment of 20 basis points (.2% of the transaction) for performing the currency conversion. In addition, Mastercard charges us an Issuer Cross-Border Assessment of 90 basis points (.9% of the transaction) on all cross-border transactions regardless of whether there is a currency conversion. As a result, we charge you a Currency Conversion fee of .2% and a Cross-Border Transaction fee of .9%. The Cross-Border Transaction fee is charged on all cross-border transactions regardless of whether there is a currency conversion. A cross-border transaction is a transaction that occurs at a card acceptance location in a different country from the country in which the card was issued. This means a cross-border transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is a cross-border transaction even though made while you are physically in the United States.

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 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

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- 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

Health Savings Accounts (HSA). We permit some electronic fund transfers to and/or from your HSA. The electronic fund transfers we permit are offered for the convenience of managing your HSA. However, electronically moving funds to or from your HSA – for example, depositing more than the allowable amount, or getting additional cash back on an HSA debit card transaction – can raise a variety of tax concerns. As a result, before electronically accessing any account you may have with us, it is a good practice to make sure you are using the correct access device (such as a card) or accessing the appropriate account for the transaction. Also, it is your responsibility to ensure the contributions, distributions, and other actions related to your HSA, comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this disclosure are intended to work in conjunction with the HSA Agreement provided to you earlier. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

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 disclosure 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 $36.00 for each stop-payment order you give.

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- **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.* You will not be liable for any unauthorized transactions using your Mastercard®-branded Debit Card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us. In the event these additional limits do not apply (e.g., if you failed to exercise reasonable care or failed to promptly notify us) the liability limits of Regulation E (described above) apply. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

(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 disclosure. You should also call the number or write to the address listed in this disclosure 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 disclosure, 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 Friday

Excluding Federal Holidays

Phone: 502-582-2571

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST

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YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

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; however, the first $275 of the aggregate deposits you make on a business day that we are open will be made immediately available to you. Funds received by electronic direct deposit, including but not limited to Venmo, Cash App, Zelle®, etc., will be available on the same business day, if received prior to our cut-off time of 3:00 P.M. Eastern Time (ET)/2:00 P.M. Central Time (CT). Electronic deposits received after our cut-off time of 3:00 P.M. ET/2:00 P.M. CT, or on a day that is not a business day, will be available on the next business day that we are open. Once they are available, you can withdraw them 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 3:00 P.M. ET/2:00 P.M. CT 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 3:00 P.M. ET/2:00 P.M. CT 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 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 in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

LONGER DELAYS MAY APPLY

Case-by-case delays. 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 $275 of your deposits, however, may be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, 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 $6,725 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 received by electronic direct deposit, including but not limited to Venmo, Cash App, Zelle®, etc., will be available on the same business day, if received prior to our cut-off time of 3:00 P.M. ET/2:00 P.M. CT. Electronic deposits received after our cut-off time of 3:00 P.M. ET/2:00 P.M. CT, or on a day that is not a business day, will be available on the next business day that we are open. Funds from deposits of cash, wire transfers, and the first $6,725 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 $6,725 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 $6,725 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.

TRUTH-IN-SAVINGS DISCLOSURE

Rate Information: The interest rate, yield and applicable tiers for your account are 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 begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

If you close your account before interest is credited, you will not receive the accrued interest. 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.

Refer to your account-specific Truth-in-Savings disclosures for additional details regarding your account.

Stock Yards Bank & Trust

FDIC

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TERMS AND CONDITIONS OF YOUR ACCOUNT

AGREEMENT - This document, along with any other documents we give you pertaining to your account(s), is a contract (also referred to as "this agreement") that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you open the account (whether in-person, electronically, or by any other method permitted by us) or continue to use the account after receiving a notice of change or amendment, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this agreement. If you have any questions, please ask us.

This agreement is subject to applicable federal laws, the laws of the state or Commonwealth of the branch in which your account is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (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 agreement 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 agreement 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. Nothing in this agreement is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this agreement 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. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this agreement 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 agreement should be construed so the singular includes the plural and the plural includes the singular. Throughout this document, when a provision is identified as being applicable to a certain state (for example, "in Kentucky"), it means that the provision is only applicable if your account is held at a branch located in that particular state. Any provision which is not described as applying to a particular state, applies to your account.

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, without notice to you, 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 we can deduct any amounts deposited into the account and apply those amounts to the shortage. 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 be liable for our costs 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. This includes, but is 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. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

DEPOSITS - We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of endorsement or lack of endorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Unless prohibited by law, we also reserve the right to charge back to your account the amount of any item deposited to your account or cashed for you which was initially paid by the payor bank and which is later returned to us due to an allegedly forged, unauthorized or missing endorsement, claim of alteration, encoding error, counterfeit cashier's check or other problem which in our judgment justifies reversal of credit. You authorize us to attempt to collect previously returned items without giving you notice, and in attempting to collect we may permit the payor bank to hold an item beyond the midnight deadline. 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. If you deliver a deposit to us and you will not be present when the deposit is counted, you must provide us an itemized list of the deposit (deposit slip). To process the deposit, we will verify and record the deposit, and credit the deposit to the account. If there are any discrepancies between the amounts shown on the itemized list of the deposit and the amount we determine to be the actual deposit, we will notify you of the discrepancy. You will be entitled to credit only for the actual deposit as determined by us, regardless of what is stated on the itemized deposit slip. 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. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check or draft for deposit, we may require any third-party endorsers to verify or guarantee their endorsements, or endorse in our presence.

WITHDRAWALS -

Important terms for accounts where more than one person can withdraw - 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 endorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated checks - A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated 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. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted by our policy, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply any frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify your account as another type of account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

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.

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Cash withdrawals - We recommend you take care when making large cash withdrawals because carrying large amounts of cash may pose a danger to your personal safety. As an alternative to making a large cash withdrawal, you may want to consider a cashier's check or similar instrument. You assume full responsibility of any loss in the event the cash you withdraw is lost, stolen, or destroyed. You agree to hold us harmless from any loss you incur as a result of your decision to withdraw funds in the form of cash.

Multiple or other special signature requirements - If you have specified that some or all of your checks must be signed by more than one person, or have specified that the authorized signers for checks of any one category or amount are different from the checks of another category or amount, or use checks that require multiple signatures, you acknowledge that those restrictions are for your internal use only and do not bind us even if you have made us aware of such restrictions, and that you will hold us harmless from paying any check that does not have the number of required signatures specified by you.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) 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 separately provided notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES -

Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Overdraft Privilege and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to 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. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. 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 times 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.

A temporary debit authorization hold affects your account balance - On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

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Payment order of items - The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

Our policy is to process Internal Transfer Loan Payments first, by dollar amount - smallest to largest on the day they are processed. We process Teller Cashed Checks second, by dollar amount - smallest to largest on the day they are processed. We process Stock Yards Bank ATM third, by dollar amount - smallest to largest on the day they are processed. We process Point of Sale (POS) Withdrawals fourth, by dollar amount - smallest to largest on the day they are processed. We process Recurring Point of Sale (POS) Withdrawals fifth, by dollar amount - smallest to largest on the day they are processed. We process Foreign ATM Withdrawals sixth, by dollar amount - smallest to largest on the day they are processed. We process Automated Clearing House (ACH) Withdrawals seventh, by dollar amount - smallest to largest on the day they are processed. We process Counter Checks or Checks without a Check Number eighth, by dollar amount - smallest to largest on the day they are processed. We process Checks ninth, in numerical order (by check number) on the day they are processed. We process Service Charges tenth, by dollar amount - smallest to largest on the day they are processed.

If one or more checks, items, or transactions are presented without sufficient funds in your account to pay it, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. We will not charge you a fee for paying an overdraft of an ATM or one-time (sometimes referred to as “everyday”) debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and one-time debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

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. You represent that you have the authority to open and conduct business on this account on behalf of the entity. 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.

OFFICIAL CHECKS - We are not required to accept a stop payment order on a cashier's check, teller's check (i.e., official check) or certified check, unless you provide us a sworn statement in a form we deem acceptable that the check is lost, stolen or destroyed. After you place a stop payment on such a check, we are not required to refund the check amount or issue a replacement check until at least 90 days after the issue date of the original. We are not required to refund the check amount or issue a replacement check if the check is presented for payment within 90 days of the original issue date.

In Ohio, STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. 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. Because the most effective way for us to execute a stop-payment order is by using an automated process, 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. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite 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).

In Indiana and Kentucky, STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. 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. Because the most effective way for us to execute a stop-payment order is by using an automated process, 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. Your stop-payment order is effective for six months if it is given to us in writing or by another type of record. (Generally, a “record” is information that is stored in such a way that it can be retrieved and can be heard or read and understood – you can ask us what type of stop-payment records you can give us.) Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if it is not confirmed in writing or by another type of record within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite 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. Limitations on the number of telephonic transfers from a savings account, if any, are described elsewhere.

In Kentucky and Ohio, AMENDMENTS AND TERMINATION - We may amend or delete any term of this agreement. We may also add new terms to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason except as prohibited by law. For any of these types of changes, we will give you reasonable notice in writing by any reasonable method including by mail, by any electronic communication method to which you have agreed, on or with a periodic statement, or through any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

Reasonable notice depends on the circumstances, and in some cases, such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change becomes effective. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice.

Unless otherwise indicated in the notice of change, if we have notified you of a change to your account, and you continue to have your account after the effective date of the change, you have accepted and agreed to the new or modified terms. You should review any change in terms notice carefully as the notice will provide important information of which you may need to be aware.

We reserve the right to waive any term of this agreement. However, such waiver shall not affect our right to enforce the term at a later date.

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If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

In Indiana, AMENDMENTS AND TERMINATION - We may change or amend this agreement in any way, including by modifying any term of this agreement, deleting any term of this agreement, or adding any new term to this agreement. In addition, we may suspend, modify, convert, or terminate a service, convert this account to another account type, or close this account for any reason except as prohibited by law. For any of these types of changes or amendments, we will give you reasonable notice in writing or by any other method permitted by law. If we close the account, we will tender the account balance to you or your agent personally, by mail, or by another agreed upon method.

In general, we will provide at least thirty (30) days advance written notice of change before the effective date of any change or amendment to this agreement. However, we may determine, in our sole discretion, that the nature of the change or amendment requires an effective date sooner than thirty (30) days. This may occur because, for example, it is impractical or inadvisable to wait thirty (30) days. In the event we do not provide at least thirty (30) days advance written notice of change, reasonable notice will depend on the circumstances, and in some cases, it might be reasonable for us to give you a notice of change after the effective date. For instance, if we suspect fraudulent activity with respect to your account, and if we deem it appropriate under the circumstances and necessary to prevent further fraud, we might immediately freeze or close your account and then give you notice. The method of delivering a notice of change, including a notice of any change or amendment to this agreement, shall be deemed reasonable if given in writing by mail, by any electronic communication method to which you have agreed, or on (or with) a periodic account statement.

Unless otherwise indicated in the notice of change, if we have notified you of a change or amendment to this agreement and you continue to have your account after the effective date, you have accepted and agreed to the new or modified terms. You should carefully review any notice of change, and any communications we send you regarding such notice of change, as the notice and any associated documentation will provide important information of which you need to be aware. We reserve the right, in our sole discretion, to waive any term of this agreement with or without notice to you. However, such waiver shall not affect our right to enforce the term at a later date.

If you request that we close your account, you are responsible for leaving enough money in the account to cover any outstanding items or transactions to be paid from the account. Once any outstanding items or transactions are paid, we will close the account and tender the account balance, if any, to you or your agent personally, by mail, or by another agreed upon method.

Any items and transactions presented for payment after the account is closed may be dishonored. Any deposits we receive after the account is closed may be returned. We will not be liable for any damages for not honoring any such debits or deposits received after the account is closed.

Note: Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. In addition, for changes governed by a specific law or regulation, we will follow the specific timing and format notice requirements of those laws or regulations.

CORRECTION OF CLERICAL ERRORS - Unless otherwise prohibited by law, you agree, if determined necessary in our reasonable discretion, to allow us to correct clerical errors, such as obtaining your missing signature, on any account documents or disclosures that are part of our agreement with you. For errors on your periodic statement, please refer to the STATEMENTS section.

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. We must receive any notice in time to have a reasonable opportunity to act on it. If a notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Notice we give you via the United States Mail is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we currently have on file. Notice we give you through your email of record, or other electronic method to which you agreed, will be treated as delivered to you when sent. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures (including forgeries and counterfeit checks) or alterations on checks and other items - You must examine your statement of account with "reasonable promptness." If you discover (or reasonably should have discovered) any unauthorized signatures (including forgeries and counterfeit checks) 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, if 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 or alterations in your account within 30 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 30-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 or problems - In addition to your duty to review your statements for unauthorized signatures and alterations, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing endorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 30 days. Failure to examine your statement and items and report any errors to us within 30 days of when we first send or make the statement available precludes you from asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft. Absent a lack of ordinary care by us, a failure to receive your statement in a timely manner does not extend the time you have to conduct your review under this agreement.

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

REIMBURSEMENT OF FEDERAL BENEFIT PAYMENTS - If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, 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 available legal remedy to recover the amount of our liability.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that 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 any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then

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the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

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 is 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 debtor's 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 setoff.

RESTRICTIVE LEGENDS OR ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing 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. You give us this authority 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. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

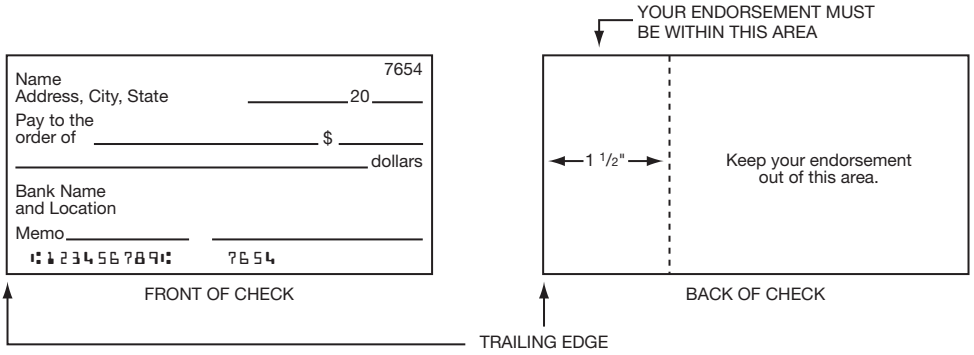
CHECK PROCESSING - We process items mechanically by relying almost exclusively on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and endorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

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 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.

ENDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not endorsed by you. We may give cash back to any one of you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine.

To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement (whether a signature or a stamp) along with any other endorsement information (e.g. additional endorsements, ID information, driver's license number, etc.) must fall within 1½" of the "trailing edge" of a check. Endorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1½" of that edge.



It is important that you confine the endorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed endorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your endorsement, another endorsement or information you have printed on the back of the check obscures our endorsement.

These endorsement guidelines apply to both personal and business checks.

DEATH OR INCOMPETENCE - You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated (determined by the appropriate official) incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

FIDUCIARY ACCOUNTS - Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. We are not responsible for the actions of a fiduciary, including the misuse of funds. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

CREDIT VERIFICATION - You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

LEGAL ACTIONS AFFECTING YOUR ACCOUNT - If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action as required by applicable law. However, nothing in this agreement shall be construed as a waiver of any rights you may have under applicable law with regards to such legal action. Subject to applicable law, we may, in our sole discretion, choose to freeze the assets in the account and not allow any payments or transfers out of the account, or take other action as may be appropriate under the circumstances, until there is a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to

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pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action and applicable law. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees, and our internal expenses) may be charged against your account, unless otherwise prohibited by applicable law. The list of fees applicable to your account(s) - provided elsewhere - may specify additional fees that we may charge for responding to certain legal actions.

ACCOUNT SECURITY -

Your duty to protect account information and methods of access - Our policy may require methods of verifying your identity before providing you with a service or allowing you access to your account. We can decide what identification is reasonable under the circumstances. For example, process and identification requirements may vary depending on whether they are online or in person. Identification may be documentary or physical and may include collecting a fingerprint, voiceprint, or other biometric information.

It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your accounts. You should also safeguard your username, password, and other access and identifying information when accessing your account through a computer or other electronic, audio, or mobile device or technology. If you give anyone authority to access the account on your behalf, you should exercise caution and ensure the trustworthiness of that agent. Do not discuss, compare, or share information about your account numbers with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to issue an electronic debit or to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device or information and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized. Your account number can also be used to electronically remove money from your account, and payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself or share the loss with us (we may have to share some of the loss if we failed to use ordinary care and if we substantially contributed to the loss).

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer you services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. If we offered you a commercially reasonable security procedure which you reject, you agree that you are responsible for any payment order, whether authorized or not, that we accept in compliance with an alternative security procedure that you have selected. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts. If we recommend that you close your account and you do not do so, you authorize us to close the account at our discretion if we reasonably believe the potential for further fraudulent activity exists with respect to the affected account. When you open a new account, you are responsible for notifying any third parties that need to know your account number.

INSTRUCTIONS FROM YOU - Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission, email, voicemail, or phone call to a facsimile number, email address, or phone number not designated by us for a particular purpose or for a purpose that is unrelated to the request or instruction.

MONITORING AND RECORDING TELEPHONE CALLS AND ACCOUNT COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record, and to ensure that you receive courteous and efficient service. You consent in advance to any such recording.

To provide you with the best possible service in our ongoing business relationship for your account, we may need to contact you about your account from time to time by telephone, text messaging, or email. In contacting you about your account, we may use any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

You acknowledge that the number we use to contact you may be assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service, or any other service for which you may be charged for the call. You acknowledge that we may contact you by voice, voicemail, or text messaging. You further acknowledge that we may use pre-recorded voice messages, artificial voice messages, or automatic telephone dialing systems.

If necessary, you may change or remove any of the telephone numbers, email addresses, or other methods of contacting you at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday/one-time consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure generally titled, "Electronic Fund Transfers." For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your separately provided notice of penalty for early withdrawal for additional information.

CHANGES IN NAME AND CONTACT INFORMATION - You are responsible for notifying us of any change in your name, address, or other information we use to communicate with you. Unless we agree otherwise, notice of such a change must be made in writing. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent information you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

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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 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 owner's name typed or printed on the signature line.

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.

FOREIGN CHECKS - Checks deposited that are drawn on banks outside of the United States are subject to delayed credit. Credit may be given on the following business day after deposit or may be delayed for several weeks at our sole discretion. This decision will be made after the check has been deposited. We will provide notice by mail if the credit will take longer than one business day. Foreign checks may incur a collection charge which will be deducted from the check proceeds. If the check is drawn in a foreign currency the amount credited will be based on our exchange rate at the time the funds are credited to your account. Credit of a foreign check is not a guarantee of clearing or final payment from the foreign bank and can be withdrawn at a future date upon return notice from the foreign bank. The exchange rate for the withdrawn funds will be set by us at the time of the withdrawal and may be higher or lower than the originally credited rate.

FUNDS TRANSFERS - You agree that this section is governed by Article 4A of the Uniform Commercial Code - Funds Transfers (UCC 4A) and the terms used in this section have the meaning given to them in UCC 4A.You also agree to be bound by all funds-transfer system rules, rules of the Board of Governors of the Federal Reserve System (Board) and their operating circulars, as appropriate. Unless otherwise required by applicable law, such as Regulation J or the operating circulars of the Board, this section is subject to UCC 4A as adopted in the state in which you have your account with us. If any part of this section is determined to be unenforceable, the rest shall remain effective. This section controls funds transfers unless supplemented or amended in a separate record.

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. Unless otherwise required by the type of funds transfer you are initiating, you may transmit a payment order orally or in a record, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

Authorized account - An authorized account is a deposit account you have with us that you have designated as a source of payment of payment orders you issue to us. If you have not designated an authorized account, any account you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we normally will accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you no notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may receive payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary's bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you are still responsible to pay us any expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary's bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Identifying number - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number identifies an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

Record of oral or telephone orders - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancelation.

Notice of credit - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or the credit.

Provisional credit - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

Refund of credit - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

Cancelation or amendment of payment order - You may cancel or amend a payment order you give us only if we receive the communication of cancelation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancelation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

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Intermediaries - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

Limit on liability - You waive any claim you may have against us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

Erroneous execution - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether you may have some claim to the excess amount against the originator of the order.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you discover (or with reasonable care should have discovered) an unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance or execution of the payment order or amendment or that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

Objection to payment - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within one year of our notice to you.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

CHANGING ACCOUNT PRODUCTS - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive against the Specially Designated Nationals (SDN) list of the Office of Foreign Assets Control (OFAC). This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

RESOLUTION OF DISPUTES BY ARBITRATION

PLEASE READ THE FOLLOWING PROVISIONS CAREFULLY. THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR DEPOSIT ACCOUNT(S) AND HOW YOU AND WE WILL RESOLVE DISPUTES ARISING IN CONNECTION WITH YOUR ACCOUNT(S). IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. THE DECISION OF THE ARBITRATOR IS FINAL AND BINDING. This Arbitration Provision does not apply if, on the date you submit your Application or on the date we seek to invoke our arbitration provision, you are a member of the United States Armed Forces or a dependent of such a member covered by the federal Military Lending Act. If you would like more information about whether you are covered by the Military Lending Act, please contact us at: Stock Yards Bank, 1040 E Main St, Louisville, KY 40206; or phone 1.800.625.9066.

You and we each understand and agree (a) that we are giving up the right to have our dispute heard before a judge or jury, or otherwise to be decided by a court or government tribunal, and (b) that this section precludes you and us from participating in or being represented in any class or representative action or joining or consolidating the claims of other persons. This is a class action waiver and jury trial waiver.

Agreement to Arbitrate Disputes

Either you or we may elect, without the other's consent, to require that any dispute between us, or concerning your Stock Yards Bank & Trust Co. deposit account(s), except those disputes specifically excluded below, be resolved by binding arbitration as provided in this section and not through litigation in any court. If neither you nor we decide to compel arbitration, then the disputed matter will be resolved in court by a judge without a jury.

Disputes Covered by Arbitration

Any claim, dispute or controversy relating to or arising out of your deposit account(s), these Terms and Conditions, or our relationship will be subject to arbitration. All disputes are subject to arbitration, no matter what legal theory they may be based on or what remedy they seek. Disputes also include claims relating to the application, enforceability or interpretation of any of these arbitration provisions, except that any challenge to the validity or enforceability of the class action or jury trial waiver may only be decided by a court of law. Notwithstanding the foregoing, disputes filed by you individually or by us in a small claims court are not subject to arbitration, so long as the disputes remain in such court and advance only an individual claim for relief.

Commencement of Arbitration

Either you or we may start the arbitration of any claim. Arbitration is started by giving written notice to the other party of the intent to initiate arbitration. This notice may be given before or after a lawsuit has been filed concerning the claim. If you start the arbitration, you must notify us at the following address: Stock Yards Bank & Trust Attn: Arbitration, P.O. Box 32890, Louisville, KY 40232-2890. If we start the arbitration, we will notify you in writing at your last known address in our files.

Administration of Arbitration Proceeding

You and we agree that the American Arbitration Association (AAA) will administer each arbitration proceeding and the selection of an arbitrator according to the Commercial Arbitration Rules or, if you are a consumer, the Consumer Arbitration Rules, as each may be amended, updated or replaced from time to time. If there are any differences between the applicable AAA Rules and this arbitration provision, this provision will apply. The arbitration will be conducted at a location mutually agreed upon by you and us in the state where your account is maintained.

There shall be one arbitrator. The arbitrator must be a member of the state bar where the arbitration is held, with at least 10 years of experience and with expertise in the substantive laws applicable to the subject matter of the dispute.

The arbitrator's award will be final and binding on you and us, except for any right of appeal provided by the Federal Arbitration Act. Judgment upon the arbitrator's award may be entered in any court, state or federal, having jurisdiction.

No Class Action

You and we agree that no class action, private attorney general or other representative claims may be pursued in arbitration, nor may such action be pursued in court if either you or we elect arbitration. Additionally, you may not join or consolidate your claim in arbitration with claims brought by other depositors or persons associated with different deposit accounts, unless those persons are joint account holders or beneficiaries on your account(s). If any provision

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related to a class action, class arbitration, private attorney general action, consolidation of claims or other representative action is found to be illegal or unenforceable, none of these arbitration provisions (except this sentence) will remain in effect and the claims will instead be resolved through litigation in a court rather than in an arbitration proceeding.

Right to Provisional Remedies Preserved

Nothing in this arbitration provision shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to preserve or obtain possession of property, to exercise any security interest or lien we may hold in property, or to comply with legal process or to obtain provisional remedies such as injunctive relief, attachment or garnishment by a court having appropriate jurisdiction.

Governing Law

You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act and not by any state arbitration law. To the extent state law may apply, the laws of the state governing your account relationship apply.

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

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; however, the first $275 of the aggregate deposits you make on a business day that we are open will be made immediately available to you. Funds received by electronic direct deposit, including but not limited to Venmo, Cash App, Zelle®, etc., will be available on the same business day, if received prior to our cut-off time of 3:00 P.M. Eastern Time (ET)/2:00 P.M. Central Time (CT) Electronic deposits received after our cut-off time of 3:00 P.M. ET/2:00 P.M. CT, or on a day that is not a business day, will be available on the next business day that we are open. Once they are available, you can withdraw them 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 3:00 P.M. ET/2:00 P.M. CT 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 3:00 P.M. ET/2:00 P.M. CT 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 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 in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

LONGER DELAYS MAY APPLY

Case-by-case delays. 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 $275 of your deposits, however, may be available on the first business day after we receive your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, 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 $6,725 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 received by electronic direct deposit, including but not limited to Venmo, Cash App, Zelle®, etc., will be available on the same business day, if received prior to our cut-off time of 3:00 P.M. ET/2:00 P.M. CT Electronic deposits received after our cut-off time of 3:00 P.M. ET/2:00 P.M. CT, or on a day that is not a business day, will be available on the next business day that we are open. Funds from deposits of cash, wire transfers, and the first $6,725 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 $6,725 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 $6,725 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.

Stock Yards Bank & Trust

FDIC

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CUSTOMER SERVICE

HAVE A QUESTION?

To speak with a Customer Care Representative:

(270) 631-1055

syb.com

or email us at:
CustomerCare@syb.com


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Bank & Trust
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A Trusted Partner since 1904
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