DISCRETIONARY OVERDRAFT PRIVILEGE DISCLOSURE

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 is listed below:

> 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