

FACTS

WHAT DOES INDEPENDENCE BANK OF KENTUCKY DO WITH YOUR PERSONAL INFORMATION?

Why?

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

What?

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

- Social Security number and income
- transaction history and credit card or other debit
- credit history and overdraft 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's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Independence Bank of Kentucky chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Independence Bank 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 270-686-1776 or go to <http://www.1776bank.com>

Who are we?

Who is providing this notice?

Independence Bank Trust and Investment Services

What we do?

How does Independence Bank of Kentucky protect my personal information?	<p>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.</p> <p>We maintain physical, electronic, and procedural safeguards that comply with federal standards and restrict employee access.</p>
How does Independence Bank of Kentucky collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ provide account information or give us your contact information ■ show your driver's license <p>We also collect personal information from others such as credit bureaus, affiliates and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Independence Bank of Kentucky does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Independence Bank of Kentucky does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Independence Bank of Kentucky does not jointly market</i>

Other Important Information

SHAREHOLDER COMMUNICATIONS ACT OF 1985: We do not disclose your information to any requester unless otherwise authorized by you in writing.

INDEPENDENCE TRUST INSURED CASH ACCOUNT: Unless you direct us otherwise, we deposit all of your cash awaiting investment or distribution in a special deposit account exclusively available to Independence Bank Trust customers. This account is regularly evaluated to provide competitive rates of return and all funds held therein are FDIC insured, unlike funds held in security or money market accounts.

Funds held in this account are financially beneficial to Independence Bank as Bank deposits fund current and new lending opportunities, investment and other business activities. Like other depository institutions, the profitability of Independence Bank is determined in large part by the difference between the interest paid and other costs incurred by Independence Bank on Bank deposits, and the interest and other income earned on Independence Bank's loans, investments and others assets.

MONEY MARKET DISCLOSURE*: In an effort to provide competitive rates of return on money market funds and safeguard your principal, we continually evaluate the funds we utilize. We may invest in funds that invest in treasury, government, commercial, or tax free obligations considering your individual needs, objectives and anticipated tax considerations.

TRADING FEES DISCLOSURE*: Independence Bank Trust and Investment Services will pass along to our clients all costs associated with security trades executed by unrelated parties such as commissions, sales fees and DTC fees. A portion of the brokerage commissions charged to your account may be used to pay for investment research materials that we will use in managing investments for our clients.

***Not FDIC insured, not bank guaranteed and may lose value.**

CONTACT: If you have any questions about these disclosures or need additional information call us at 270-689-9861 or write to us at P. O. Box 948, Owensboro, KY 42302-0948.