



Insured Deposits Increased Coverage

Kentucky Bank is participating in the FDIC's Transaction Account Guarantee Program. Under that program, through December 31, 2010, all non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guaranteed Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.

Basic FDIC Insurance Coverage Temporarily Increased to at least \$250,000 per depositor, in effect through ***December 31, 2013***. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs and other certain retirement accounts, which will remain at \$250,000 per depositor.

All non-interest bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account, through December 31, 2010.

Kentucky
 *Bank*
Call It Home!

The logo for Kentucky Bank. It features the word "Kentucky" in a bold, green, sans-serif font. Below it is a graphic consisting of three curved, overlapping lines in shades of green, resembling a stylized wave or a landscape feature. To the right of this graphic is the word "Bank" in a green, serif font. Below "Bank" is the slogan "Call It Home!" in a smaller, italicized, green, serif font.