Your future bank statement will look different. It has been redesigned to help you find the information you need more easily. Please refer to the descriptions for details on key sections and specific features. If you have questions, please call 1.800.467.1939. Thank you for being a valued client.
See sample statement below.

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**Kentucky Bank**

PO BOX 157 | PARIS, KY 40362-0157

RETURN SERVICE REQUESTED

MR & MRS KENTUCKY
1 MAIN STREET
PARIS, KY 40361-1111

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**Statement Ending 06/19/2018**

John Doe

Customer Number: Xxxxxxxxxxxxxxxxx999

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**Managing Your Accounts**

- **Bank Name**: Kentucky Bank
- **Phone Number**: 1-800-467-1939
- **Mailing Address**: P.O. Box 157
  Paris, KY 40362
- **Online Access**: www.kybank.com

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**INTRODUCING YOUR NEW KENTUCKY BANK STATEMENT!**

We hope you enjoy your new statement and find it easier to read and locate the information you need. We updated the design in response to the feedback we received from customers like you. All of the information is the same, we've just simplified the design to make finding what you are looking for easier.

If you have any questions, call us at the Customer Service Center at 800-467-1939.

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**Summary of Accounts**

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Account Number</th>
<th>Ending Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>BASIC SAVINGS</td>
<td>Xxxxxxxxxxxxxxxxx998</td>
<td>$2,410.45</td>
</tr>
<tr>
<td>Total Current Value</td>
<td></td>
<td>$3,288.25</td>
</tr>
</tbody>
</table>

**REG CHECKING-Xxxxxxxxxxxxxxxxx999**

<table>
<thead>
<tr>
<th>Account Summary</th>
<th>Description</th>
<th>Amount</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/28/2018</td>
<td>Beginning Balance</td>
<td>$1,946.63</td>
<td>Average Available Balance</td>
<td>$0.00</td>
</tr>
<tr>
<td>07/02/2018</td>
<td>5 Credito's This Period</td>
<td>$2,406.02</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 Debito's This Period</td>
<td>$2,607.05</td>
<td></td>
<td></td>
</tr>
<tr>
<td>07/25/2018</td>
<td>Ending Balance</td>
<td>$677.80</td>
<td>Service Charges</td>
<td>$4.00</td>
</tr>
</tbody>
</table>

---

**THE INFORMATION YOU NEED IN A CLEAR, ORGANIZED FORMAT.**

1. **CLIENT SERVICES INFORMATION.** Find important contact information in this area.

2. **IMPORTANT MESSAGES.** Check here for important notifications, which are highlighted to make them easier to locate.

3. **ACCOUNT SUMMARY.** A breakdown of information concerning your current statement is located here, including your beginning balance, deposits, withdrawals and checks.
**IN CASE OF ERRORS.** This information will explain the process for resolving any discrepancies in your account.

**SERVICE CHARGES.** We've provided a new and easy way to find any charges that may be associated with your account. Your service charge refunds are stated on the last day of the month in your list of transactions.

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### Service Charge Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL CHARGE FOR SMART REWARDS:</td>
<td>$4.00</td>
</tr>
<tr>
<td>Total Service Charge</td>
<td>$4.00</td>
</tr>
</tbody>
</table>
EASY ACCESS TO YOUR ACCOUNT INFORMATION

Now that your banking statement has been enhanced, we also want to remind you that you have many other convenient ways to access your account information:

ONLINE BANKING. You can access your bank account information 24/7 through www.kybank.com Online Banking. It's also a great resource to answer questions you may have about your bank accounts or to learn more about Kentucky Bank solutions and services.

PAPERLESS STATEMENTS. If you would prefer to receive paperless statements, you can enroll by logging into your account online and signing up.

MOBILE BANKING. There's no easier way to bank on the go. Just download the Kentucky Bank Mobile App¹ and enjoy access to your bank account information, receive alerts² and even deposit checks right from your mobile phone or tablet.³

ALERTS. Alerts are a great way to stay informed when certain events happen in your account. For example, if your account balance drops below a certain amount, we can notify you by text message or email. It is easy to set up and change alerts when you sign in to online banking.

¹ To access Mobile Banking, you must first enroll in online banking at kybank.com. Once enrolled, the same Online ID and passcode can be used to access both Online and Mobile Banking. Repetitive transfers and Bill Pay must be set up in Online Banking using a desktop or laptop browser.

² Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. Mobile App alerts are not available on all mobile devices.

³ You must first enroll in Online Banking or Mobile Banking and download the Mobile App. Deposits are subject to verification and not available for immediate withdrawal. Restrictions apply.