

January 10, 2020

EQUAL EMPLOYMENT OPPORTUNITY POLICY STATEMENT

Kentucky Bank has been and will continue to be an equal opportunity employer. To ensure full implementation of this policy we will adhere to the following standards:

- Persons will be recruited, hired and promoted for all jobs without regard to race, religion, color, national origin, sex, age, disability, genetic information, sexual orientation, gender identity, or protected veteran status.
- Placement decisions will be based solely on an individual's qualifications.
- Other personnel actions such as compensation, benefits, transfers, layoffs, and Bank-sponsored programs and activities will be administered without regard to race, religion, color, national origin, sex, age, disability, genetic information, sexual orientation, gender identity, or protected veteran status.

Kentucky Bank provides equal employment opportunity and affirmative action for individuals with disabilities and protected veterans. Harassment of any individual because of a disability or protected veteran status will not be tolerated. Employees and applicants will not be subject to harassment, intimidation, threats, coercion, or discrimination because they have filed a complaint; assisted in any activity related to the administration of Section 503 of the Rehabilitation Act of 1973 (as amended), 38 USC 4212, or the Jobs for Veterans Act of 2002; and/or exercised any other right protected by the Acts.

Kentucky Bank also has had a long-standing commitment to provide a work environment free from all forms of sexual harassment. Any substantiated incidents of sexual harassment by a management or supervisory employee or co-workers will result in immediate disciplinary action. It is the responsibility of every employee to bring to the Company's attention any evidence of sexual harassment so that the matter can be promptly investigated, and appropriate action taken.

As the President and CEO of Kentucky Bank, I fully support our Affirmative Action Programs, and I will work to ensure that our equal employment opportunity policy is being implemented at all levels. Each manager of Kentucky Bank is responsible for ensuring compliance with this policy. If you have a question about Kentucky Bank's policy, would like to view relevant portions of the Affirmative Action Programs, or feel that you have been a victim of discrimination or harassment, you should contact Carol Caskey, SVP, Director of Human Resources, during normal business hours.

Signed



LOUIS P. PRICHARD
President and CEO