

ONLINE & TELEPHONE

"Independence Bank Online" **www.1776bank.com**

It's "banking made easy" - 24 hours a day. To get started, just open any checking or savings account. Then once you are assigned a user ID and password, you'll be ready to log on. Then you can...

- ❖ Check account balances
- ❖ View account history
- ❖ Transfer funds
- ❖ Pay bills from your checking account
- ❖ Download history to Quicken™, or MS Money™ or Quick Books™
- ❖ Re-order checks
- ❖ Set up direct deposit

"Independence Anytime" **24-Hour Telephone Banking** **1-866-570-1776 or 684-2710 (Daviness Co.)**

"Independence Anytime" telephone banking offers many of the same services as our Online Banking. To get started, just open any checking or savings account. Then once you're assigned your account number and PIN number, you'll be ready to go.

BUSINESS CHECKING

We offer business checking for every kind of business...

- ❖ Small Business Checking
- ❖ Revolutionary Business Checking
- ❖ Business Analysis Checking
- ❖ Home Based Business Checking
- ❖ Non-Profit & Charitable Checking

And all of our business checking accounts have no fees for night bag processing, deposit correction, and verification of deposit.

See our Business Checking brochure for more information.

SAVINGS ACCOUNTS

Statement Savings

- ❖ Up to 6 withdrawals per quarter
- ❖ 50¢ per withdrawal after 6 per quarter
- ❖ \$50 minimum deposit to open
- ❖ Interest compounded and credited quarterly
- ❖ \$5 quarterly fee if balance falls below \$50

Christmas Club / Vacation Club

- ❖ \$10 minimum deposit to open
- ❖ Variable deposit amounts allowed
- ❖ Interest compounded and credited annually
- ❖ \$25 fee for closing account early
- ❖ No withdrawals allowed

Health Savings Account

- ❖ \$50 minimum deposit to open account
- ❖ \$2 monthly fee
- ❖ Interest compounded and credited monthly
- ❖ Tiered rate based on account balance
- ❖ Ask for current rates, terms and conditions
- ❖ Some restrictions may apply

Certificate of Deposit (CD)

- ❖ Ask for current rates, terms and conditions

Individual Retirement Accounts (IRA)

- ❖ Ask for current rates, terms and conditions

Withdrawals are limited as required by federal law.

ACCOUNTS SERVICES

- ❖ VISA Check Card
- ❖ VISA®/Mastercard® Credit Card
- ❖ Safe Deposit Boxes (where available)
- ❖ Visa Travel Money®
- ❖ Cashiers Checks
- ❖ Direct Deposits
- ❖ Notary Service
- ❖ Trust & Investment Services

LOANS

- ❖ Personal Loans
- ❖ Auto Loans
- ❖ Boat & RV Loans
- ❖ Home Mortgage Loans
- ❖ Home Equity Line of Credit
- ❖ Business Loans
- ❖ Commercial Real Estate Loans
- ❖ Agriculture Loans
- ❖ Overdraft Protection

LOCATIONS

OWENSBORO

Independence Square
2425 Frederica Street 686-1776
2465 West Parrish Avenue 689-1696
3228 Highway 54 689-1979

HENDERSON

235 North Elm Street 869-8400
2610 Zion Road 830-0122
1100 Barrett Boulevard 869-0505

LIVERMORE

US Highway 431 278-2351

BEECH GROVE

105 US Highway 56 North 273-5664

HAWESVILLE

225 US Highway 60 East 927-1007

LEWISPORT

8525 US Highway 60 West 295-7941

PROVIDENCE

211 US Highway 41A South 667-2065

SEBREE

491 US Highway 41 835-9900

BOWLING GREEN

1945 Scottsville Road 781-1776
870 Fairview, Unit 1 843-9600
6040 Scottsville Road 746-0980
2415 Nashville Road 846-1776

PADUCAH

925 Joe Clifton Drive 442-1716
2777 Westpark Drive 415-9916
3312 Lone Oak Road 554-7763



Independence Bank

EVERYDAY EXCELLENCE

Member FDIC

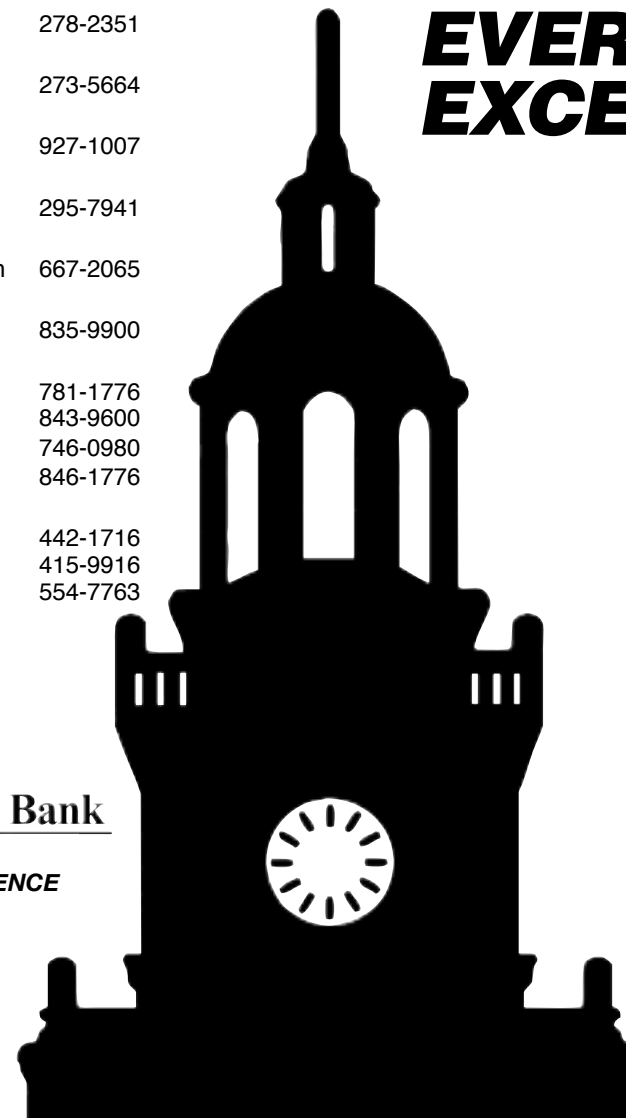


Equal Housing Lender

www.1776bank.com

INDEPENDENCE BANK

Providing
**EVERYDAY
EXCELLENCE**



PRODUCTS & SERVICES

	Revolutionary Checking	Patriot Checking	Capital 50 Checking	Veterans Victory Checking	Student Advantage Checking	Employee* Advantage	NOW Account	Super NOW Account	Firecracker Money Market
Earns Interest	No	No	Yes Compounded and Credited Monthly	Yes Compounded and Credited Monthly	No	No	Yes Compounded and Credit Monthly	Yes Compounded and Credited Monthly	Yes Compounded and Credited Monthly
Monthly service charge	None	\$6	None	None	None	None	\$6 month if aggregate balance falls below \$1000	\$3 month	\$9 month if balance falls below \$2500 during cycle
Check writing	Unlimited	Unlimited	Unlimited	Unlimited	Up to 10 checks or withdrawals per month (25¢ per after 10) unlimited w/parent account	Unlimited	Unlimited	Up to 20 Checks per month (10¢ per after 20)	6 debit transactions per month
Minimum deposit to open	\$50	\$50	\$50	\$50	\$50	None	\$100	\$2500	\$2500
Checks	Free Introductory Checks	Two Free Boxes per year	Two Free Boxes per year	Two Free Boxes of "Freedom" Checks per year	Charge	Two Free Boxes per year	Charge	Charge	Charge
VISA/STAR Check Cards	No ATM fee at any Independence Bank ATM+	No ATM fee at any Independence Bank ATM+	No ATM fee at any Independence Bank ATM+	No ATM fee at any Independence Bank ATM+	4 free non-IB ATM transactions per month if parent has personal checking account	No ATM fee at any Independence Bank ATM+	No ATM fee at any Independence Bank ATM+	No ATM fee at any Independence Bank ATM+	NA
Visa Travel Money®	Service Charge	Service Charge	Service Charge	Service Charge	Service Charge	Service Charge	Service Charge	Service Charge	Service Charge
Cashiers Checks	Service Charge	3 Free per Month	3 Free per Month	Service Charge	Service Charge	Service Charge	Service Charge	Service Charge	Service Charge
Safe Deposit Box	Service Charge	Service Charge	Free small size for 1 year	Service Charge	Service Charge	Service Charge	Service Charge	Service Charge	Service Charge
Online & Telephone Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free
Online Bill Pay•	Free with Direct Deposit	Free with Direct Deposit	Free with Direct Deposit	Free with Direct Deposit	Free with Direct Deposit	Free with Direct Deposit	Free with Direct Deposit	Free with Direct Deposit	Free with Direct Deposit
Other Services	Yes++	Yes++	Yes++	Yes++	Yes++	Yes++	Yes++	Yes++	Yes++

+ Subject to approval. A \$0.75 fee, plus ATM owner fees may be assessed for transactions at other than IB ATM.

++ All accounts include: Detailed monthly statements with check images; Free internal transfers between IB accounts; Automatic loan payment; Overdraft protection line of credit (subject to credit approval)

* For employees of qualifying businesses only.

• A monthly service charge of \$7.00 for service without direct deposit to checking.