



P.O. Box 157, Paris, Kentucky 40362-0157 859/987-1795

January 1, 2009

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 or covered 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, or covered veteran status.

Kentucky Bank provides equal employment opportunity for disabled workers and special disabled veterans. Harassment of any individual because of a disability 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, or exercised any other right protected by the Act.

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 Bank's attention any evidence of sexual harassment so that the matter can be promptly investigated and appropriate action taken.

Each manager of the Bank is responsible for ensuring compliance with this policy. The President/CEO will work to ensure that the equal employment opportunity policy is being implemented at all levels. If you have a question about Kentucky Bank's policy or if you feel that you have been a victim of discrimination or harassment, you should contact your immediate supervisor or Judy Taylor, Human Resources Manager, who is designated EEO Compliance Officer.

Signed

A handwritten signature in black ink, appearing to read "Louis P. Prichard", written over a horizontal line.

LOUIS P. PRICHARD
PRESIDENT/CEO