2425 Frederica Street
P O Box 948
Owensboro KY 42302

Independence Bank

TRUST & INVESTMENT SERVICES

(270) 689-9861
Fax (270) 689-9859
www.1776bank.com

TRUST IS A WORD WE TAKE VERY SERIOUSLY

At Independence Bank Trust and Investment Services we never forget that our clients have placed their trust in us. We will manage your assets to ensure your financial security and peace of mind.

To serve you best, we have built an outstanding staff of knowledgeable and reputable professionals. We will work with you during life to grow and protect assets and, later, transfer and manage wealth responsibly for loved ones.

OUR MISSION AND PURPOSE IS TO FULFILL YOUR GOALS

Independence Bank Trust and Investment Services provide individual attention to each of our clients. Our clients are unique and deserve customized products and personalized service to fulfill their goals.

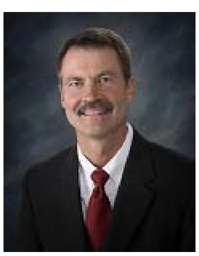
Whether your assets include stocks, bonds, certificates of deposit, or other assets such as farm or real estate; you can be assured your needs are our priority. We can offer professional asset management for you personally or in a trust arrangement.

OUR TRUST AND INVESTMENT SERVICE ADVANTAGE

- **Investment Portfolios, IRA Rollovers, Estate and Trust Management -** Comprehensive financial services for individuals.
- **401(k), Profit Sharing, and Pension Plans** Retirement plan services for business.
- **Personal and professional investment management** perfectly suited to meet your financial goals.
- **Local, non-biased, accessible management** of your investments strengthened by the investment research of a firm of national reputation.
- **An experienced staff dedicated** to serving you and the people in our communities.
- **A team of certified advisors** in the areas of investment, financial, trust, tax, legal and retirement plan services, who will work with your legal and accounting professionals.

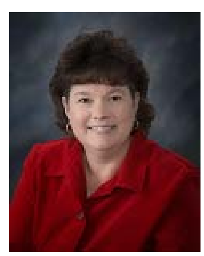
OUR PROMISE TO YOU

Our team of trust professionals has over 100 years of combined experience. We know the negative effects other providers' standardized service policies have on clients. We are especially dedicated to providing service that is objective, tailored and attentive to your individual needs.



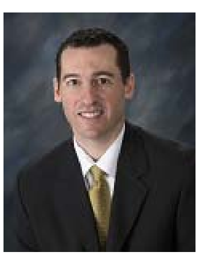
Alan Hamilton
Senior VP & Trust Manager
Certified **F**inancial **P**lanner
Graduate of Western Kentucky University, Cannon Financial Institute Personal Trust and Fiduciary Investment Management Schools and Northwestern Graduate Trust School. Licensed broker. Over 25 years of trust experience.

Jennifer Rone
VP & Senior Trust Officer
Certified **T**rust **F**inancial **A**dvisor
Graduate of Oral Roberts University, Cannon Financial Institute Personal Trust and Trust Tax Schools. Over 15 years of trust and tax experience.

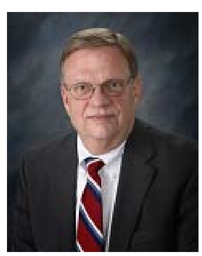


Patty Drury Ray
VP Retirement Plan Services
Certified **R**etirement **S**ervices **P**rofessional - Graduate of Owensboro Community College, National Employee Benefits School at Northwestern University. Over 35 years of trust experience, including over 20 years in the retirement plan area.

Stephen W. Divine
VP & Trust Officer
Graduate of Kentucky Wesleyan College, Cannon Financial Institute Personal Trust and Fiduciary Investment Management Schools. Licensed broker. Over 12 years of trust experience.



Gerald Saunders
VP & Senior Trust Officer
Certified **T**rust **F**inancial **A**dvisor
Graduate of Emory University, University of Illinois Law School, University of Illinois Executive Graduate School of Banking. Over 35 years of trust experience.



Kathryn Wilson
Trust Operations Officer
Three years military service, Cannon Financial Institute Personal Trust School, SunGard Trust Systems Administrator. Over 20 years of trust and financial experience.