



Bank of the Bluegrass Clients and Friends,

We want to make sure you have the information you need to access all of the services available to you.

This Q & A should answer the most common questions. If you don't find the answer you are looking for, please give us a call (859) 233-4500, we're here for you.

1. How can I access my accounts, make deposits or payments and/or get cash?

1. You can access your accounts with online and mobile banking: make account balance inquiries, internal transfers, pay bills, and more. Use the mobile app for check deposits. If you aren't currently enrolled, contact us (859) 233-4500.
2. Around-the-clock banking (859) 381-8845: make account balance inquiries, transfers and loan payments, review transactions. You'll need your account number and if you don't have an established four digit PIN, use the last four digits of your social security or tax ID number.
3. Drive-up banking: get cash, make deposits, loans payments and purchase cashier's checks.
4. Night depositories: Drop deposits and payments for same day processing, after hours transactions will be processed the next business day.
5. ATMs and Allpoint ATMs: Get cash at branch ATMs or any surcharge-free Allpoint ATM. We have an ATM locator on our website or visit www.allpointnetwork.com/atm-locators.aspx?

2. How do I open a new account?

1. Personal checking, savings, certificate of deposits and individual retirement accounts can be opened online by visiting our Website, all personal accounts page or call us for an appointment. For assistance with business accounts, contact your Relationship Manager or a Customer Service Representative by calling (859) 233-4500.

3. How do I apply for a loan?

1. To apply for a home loan purchase, refinance, bridge or construction loan visit the personal loan page on our website to apply online or call for an appointment.
2. For business or personal loans, call your Relationship Manager or call (859) 233-4500 for an appointment.

4. Can I access my Safe Deposit Box?

1. Please call (859) 233-4500 for an appointment during normal business hours.

5. How do I order more checks?

1. Use the quick link our website homepage, call us at (859) 233-4500 or email us at info@bankofthebluegrass.com.

6. For Debit card replacements:

1. Call Customer Service at (859) 233-4500. We'll request your PIN#, which we'll shred after set up, and ask which Drive-up location is most convenient for pick-up, once the card is ready, it may be retrieved at the specified Drive-up window.

7. To make a wire transfer:

1. Call us at (859) 233-4500, visiting the Drive-up to sign the wire transfer form when it's ready or request online service.

We have talked with many of our clients that are experiencing financial hardship due to the virus. We are working to assist them in many ways to help alleviate the hardship. Please make sure to contact your Relationship Manager as soon as possible, so that we can work with you.

Sincerely,

Bill Allen
President

Member FDIC